THE BUSINESS EDUCATION WORLD



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The BUSINESS **EDUCATION WORLD**

Successor to The American Shorthand Teacher

JOHN ROBERT GREGG, Editor

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When sending for this Manual please mention the Business Education World.

OUR editorial telescope is sweeping the classrooms of commercial teachers all over the country. We want to discover subject of business who have something worth while to say on the

some new writers who have something worth while to say on the subject of business education and can say it effectively without receiving for publication, we know that there are many members of our profession who could, if they would, contribute of their own experience and mature thinking toward the upbuilding of business education. On page 572

of this issue we offer them an incentive to do so, and in the May issue we fully expect to announce the discovery of some new literary stars.

We are in danger of losing our jobs. Some business subjects are being assigned to other teachers. Some new subjects that properly belong to business education are being organized and placed under the control of other departments. Read "Whither Commercial Education?" a challenging prophesy in the April B. E. W., by San Francisco's superintendent of schools, Dr. Edwin A. Lee. Dr. Lee speaks both as a superintendent of schools and as a specialist in vocational education—one of our own leaders.

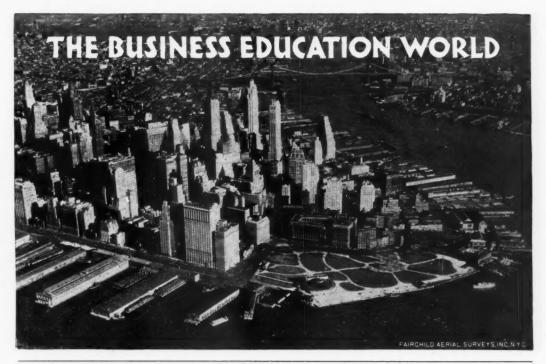
How high do you suppose your score would be if you had to take a test on the interpretation of the financial section of a great metropolitan newspaper? As a shorthand or a typing teacher you might say, "Well, what of it?" But Business doesn't look on you as a shorthand or a typing teacher. Business considers you a business educator and expects you to be able to take the same language that the average business man talks. Spend a little while with C. Norman Stabler, financial editor of the New York Herald-tribune, and he will take you behind the scenes of the financial section of that great newspaper and explain what all the charts and graphs and other statistical forms mean. The first article starts this month.

Dr. Edward J. McNamara, Principal of the New York City High School of Commerce, has gone abroad on sabbatical leave. He will write a series of special articles for the B. E. W. based on his observations of the education of the youth of foreign countries.

Last month Mr. Massell told you how 60,000 adults can't be wrong, and his story was so effective that we have already had requests for 2,000 reprints. We have a few reprints left and will be glad to send them, as long as they last, to superintendents of schools, principals, and other school administrators.

Much is being said these days about pupils taking business courses they will never need. "Effective Pupil Guidance" is of first importance. Let us learn how to guide from those who know—John Brewer knows.

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Vol. XV

March, 1935

No. 7

EFFECTIVE PUPIL GUIDANCE

This first of a series of articles is directed to the teachers of Junior Business Training

· JOHN M. BREWER, Ph.D.

Professor of Education Harvard University

OCATIONAL guidance has two objectives, the individual aim and the social. The former is obvious enough: to help each individual pupil to plan and carry out his vocational activities. These activities include the discovery of his interests and abilities, the study of what the world requires, and the technique of decision making—the choice of a major field of occupational investment and the subsequent narrowing of the choice to one or more specific kinds of work. It includes also the necessary guidance in obtaining training, assistance in securing work, and guidance in the long process of

readjustment leading to occupational success.

This individual aim must be achieved with due regard to mutuality. Neither the spirit of the go-getter nor that of the slave can longer be tolerated in occupational life. The individual in achieving his own success must be brought to see that his own progress depends upon the achievement of good for other persons. The very exchange of goods and services which we call the division of labor is but another way of stating this principle.

The writer has denominated as the "social aim of vocational guidance" the enlightenment of all members of society, whatever be their particularized vocational services, on the social, ethical, and economic problems of our vocational structure, in order that they may be equipped for, and practiced in, the cooperative solution of problems too large for individual action alone. This aim is quite different from that of individual success. Thus John Doe may be entirely ready for great suc-

cess individually as a farmer, bookkeeper, or merchant, but conditions in the economic environment may create a situation in which his knowledge and ability are futile. In a time of depression, for instance, or of widespread controversy, his individual success may be turned into failure because we all have so far failed to cooperate to secure that steady flow of goods and services which is necessary to keep the economic machinery going and to bring prosperity for

For the achievement of this social aim we must have at least two major agencies: first, thorough enlightenment on the problems involved, and second, practice in cooperation,

—both in the small and in the large,—which will fit our pupils for economic and political cooperation in adult life.

For the individual aim, the guidance of our pupils toward their own personal success, there are three chief agencies.

- (1) The pupil needs first a comprehensive array of practical experiences consisting of samples of elementary exercises drawn from vocational life.
- (2) We need to provide classroom groups for instruction in the major important facts

and problems of occupational life, and for a socialized discussion of such problems.

(3) Finally, in order to account for individual differences and to follow up our class-room discussions, we must provide for each pupil counseling by teachers well equipped to carry on this important work.

Classes which deal with elementary exercises drawn from business have the advan-

tage that they can combine in one classroom the first two agencies outlined above. It has been repeatedly found that the practical exercises related to the work of the junior clerk, the messenger, office boy, and the like, can be taught with very much the atmosphere of good classroom work arithmetic, civics, or geography, particularly if the laboratory atmosphere is fostered. Likewise the informational and discussional side of the characteristics and problems of business and commerce are distinctly adapted to schoolroom teaching.

These facts give a unique advantage to classroom work in junior business train-

ing, and they point the way for many other forms of education, particularly in their exceptional opportunity to combine theory and practice. For after all, the exploratory or sampling exercises are the *practice*, and the class for instruction and discussion ought to give the *theory*.

A word of caution should be given here in reference to these two kinds of instructional material, the technical and the general. Too many teachers of junior business training pile up technical information, giving items of information which could better be left until ad-

THE future of commercial education depends upon effective pupil guidance. Guidance cannot be effective without t'e intelligent help of every teacher. Dr. Brewer's article in this issue of the Business Education World is the first of a momentous series presenting the viewpoints of leaders in the general field of vocational guidance applied to commercial education.

The editor of this series is Dr. Elmer E. Spanabel, of the Fifth Avenue High School, Pittsburgh. Dr. Spanabel is a pioneer in the field of commercial education as we'l as vocational counselling.

Although this month's article is direct d to teachers of junior business training, it should be read by all commercial teachers, as it is packed full with fundamental guidance principles and procedures.

We want to get a nation-wide reaction to this series from teachers and school administrators. What are you doing to bring about in your own school the installation of the necessary machinery for practical vocational guidance? What is your opinion on this subject, based on your own personal experience? Send your comments to Dr. Spanabel in care of this journal. We need your help to make this series really effective.—C. B.

vanced courses. It is important to remember that the pupils are rather in need of more general information about commerce itself, its purpose, divisions, advantages and disadvantages, qualities required for success, ethical problems, and the like; these features of guidance must not be neglected.

Neither agriculture nor industry nor homemaking possesses this advantage which belongs to junior business training. Teachers of gardening or the general industrial shop cannot easily call the group together for any prolonged teaching of theoretical and occupational information. But the double function possessed by classes in junior commerce should not confuse the teacher: both aims must be kept in view, and the proper balance must be worked out between them. Classes in elementary business exercises, then, can provide the two agencies of (1) practical sampling, and (2) instruction and discussion. There must further be provided ample opportunity for counseling, and with this educational agency we have a comprehensive foundation for guidance.

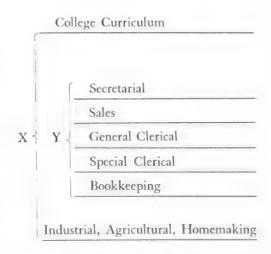
Where Do Our Pupils Come From?

If every teacher of such classes really wishes to become effective for the purposes of vocational guidance, he must know who his pupils are—with what experiences and knowledge they arrive, what are their present problems, and what roads are now open to them. The accompanying diagram indicates in rough and over-simplified form the various choices which ordinary pupils must face in the junior-senior period.

We have indicated in this figure only the three common choices which are likely to occur at the 9th or 10th grade level. Obviously, if an automobile driver is approaching an important fork in his road, he needs to be equipped with some experience and knowledge of the end point toward which he is headed, in order that he may make the correct turn. In terms of our diagram, the pupil at the point marked X must be supplied with knowledge about the various curriculums among which he is to choose—college, commercial, and industrial—and he must have had some practical exercises in relation to all these three curriculums so that his knowledge

will not remain wholly on the theoretical level.

What does this mean for commercial teachers? Obviously it means that some form of exercises in junior business must be fur-



TRADITIONAL DECISIONS REQUIRED OF JUNIOR-SENIOR PUPILS: At the point X must be applied one kind of guidance: at Y another kind. In this diagram the various forks in the road for "college" and "industry" are not indicated. For a more comprehensive diagram, see the author's Education as Guidance, page 184.

nished to all pupils, even before any of them have made a decision to enter upon the commercial curriculum and a commercial career. Even the student who decides to go to college must thereby reject the other two curriculums, and these rejections should be based upon some actual experience.

It is the responsibility of all teachers to insist that these forms of preliminary educational and vocational guidance are given. This means, does it not, that commercial teachers cannot remain wholly within their own department; they must reach out and know something of the background experiences required by all pupils, and must see that these experiences and knowledges are thoroughly administered before the step of receiving pupils into the commercial curriculum is taken. They must likewise reach out into the previous and the subsequent educational and occupational experiences of their pupils, wherever these occur. It will be a good day when actual vocational education

can be delayed beyond the ninth grade, the junior high school confining itself to general education, including the first explorations of ability, and a course or two in occupational information. Then the senior high school can set up a guidance plan which provides for enrollment without definite designation of curriculum, until at least a week or two of sampling exercises, information, tests, questionnaires, and counseling.

Two Levels of Training

Having received pupils who have genuinely chosen the commercial curriculum by means of (1) satisfactory experience and knowledge which makes them acceptable, and (2) experiences and knowledges which indicate a wise negative decision against each of the other two curriculums, it then becomes the problem of the commercial teacher to determine how these pupils shall be received and what shall be done with them. Here we must discuss, referring to our first diagram again, the kind of guidance appropriate at the point Y. Present knowledge in our imperfect study of commercial education seems to indicate that the approach through general clerical exercises is a useful one for all types of preparation in commerce. These same junior business exercises then, made more advanced and imposed with a higher standard, become appropriate at the point Y, both for orientation toward the field of commerce, and for the preliminary exploration and enlightenment necessary for later choices of specialized forms of training.

If these remarks are valid, it thus becomes apparent that there are two levels of junior business training, one possibly in the 8th or 9th grade to be given all pupils before they have made any decision in regard to curriculums, and one advanced course at the 9th or 10th grade level to assist in the choice of a specific kind of career in commerce.

These two levels will require different kinds of textbooks, teachers, and aims. The work at point X is prevocational. That at point Y is vocational, in the sense that it will help to prepare for general clerical work, while at the same time it is prevocational to the choice of and preparation for higher-level careers in the field of commerce.

Two Levels of Commercial Education

Commercial education is, of course, one branch of vocational education, the other kinds being those related to other census groups. But within commerce itself there are so many grades of work, and such great varieties of ability, knowledge, and skill are required, that many levels of training should be provided. Between the high school curriculum in stenography and the graduate school of business there need be no great gulf fixed, but there are differences in service expected and abilities required.

Coming to the secondary school level itself, my colleague, Professor Nichols, has well taught that we should divide the pupils at least into two groups, one for a kind of junior vocational training, the other for higher forms of specialized training in specific fields. May I again remark that what is ordinarily called "general clerical" seems to me to be the closest approximation to the junior vocational training advocated. My own interpretation of the duty of curriculum makers in the senior high school is shown in the second diagram, on the following page.

An "Educational Vestibule"

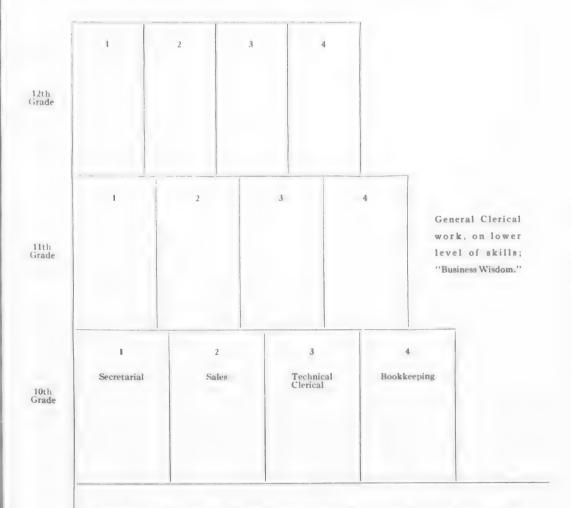
Under such a plan the kind of guidance which we have previously designated as that required at the point Y in the preceding diagram would be given in the first half of the 10th grade as a kind of educational vestibule for all commercial pupils.

In this vestibule would be placed an advanced course in elementary business, together with counseling, testing, and instruction in the aims and problems of commercial life. General clerical material should be accompanied, of course, by certain exercises drawn from the simpler duties of the secretary or stenographer, the salesperson, and the bookkeeper. Arithmetic, penmanship, and spelling should, of course, be checked up, and individualized attention must be given to reguide those who should not be in the commercial curriculum at all, and, toward the end of the semester, to separate (1) those who should go on to specialized work, and (2) those who will best profit under further training of a more general nature.

Under such a plan we shall be able to serve all the pupils who legitimately come to us in commercial education, and we would thus free ourselves, first, from our tendency to eliminate the pupils of lower grade by throwing them out into a business world which does not want them and cannot use them well, and second, from the tendency to debase our training courses so that we mix the elements of two or three kinds of training, and fail to furnish the really talented with the kind of preparation they need.

THE COMMERCIAL DEPARTMENT OF THE SENIOR HIGH SCHOOL

This diagram indicates the plan of preliminary exploration of abilities and interests, followed by the training of a diminishing number in highly skilled vocations and of an increasing number in general skills of a lower level. At the beginning and end of every year a short period (a week or two) should be used as a vestibule for checking up objectives and plans. Transfers both within and to and from the commercial curriculums should be possible at convenient points, and assistance for placement in jobs should be continuously available. The extended line near the bottom indicates the preliminary guidance before assignment to any department or curriculum.



First Semester: Vestibule plan for all commercial pupils; Elementary business exercises, Information on business occupations, Tests, Counseling.

Our diagram assumes that the designations secretarial work, sales, bookkeeping, and clerical work can be used to sum up roughly the field of business. In this classification we have left out managerial and ownership training, but this is likely to grow out of vocational education for salesmanship, and in any case, it might be treated by means of a series of courses within each or all the four particularized curriculums and the one general curriculum.

Under the plan proposed we should cease our effort to force every pupil upward into highly technical forms of training, and should allow many to develop much versatility of a general business nature through studies pursued without special attention to grading.

By this remark I mean that many pupils should be allowed to pursue three years of work in the senior high school, all of it at about the 10th grade level. Such pupils perhaps cannot be expected to go vertically, but they can go horizontally, and should be allowed to occupy the building and demand our attention, without prejudice. If we sharpen our aims and understand exactly what we are doing, and if we separate pupils carefully on the basis of guidance, the presence of neither group will in any way prove detrimental to the other.

With our provision for the horizontal or general clerical group we have inserted the phrase "business wisdom." This necessary item should not be denied to any pupil in any commercial curriculum, but it can be made a special feature of those who cannot pursue the more highly technical kinds of knowledge.

The Vestibule Idea

In drawing up the work of the vestibule, it is above all necessary not to depend too much on the previous work of the pupils. No public building will expect any other building to furnish its vestibule. Regardless, therefore, of the best help that junior high schools can give, it is far better that 10th grade children should be received without definite classification. In exceptional cases, however, a child who is obviously fitted for technical work may be speeded over the processes.

The importance of versatility in occupational life is apparent on every hand. The very difficulties presented by the depression show that the individual who is resourceful and adaptable is able to care for himself better than is the narrowly trained technical person. It would seem advisable, therefore, if only as a common sense form of insurance against unemployment and other difficulties, for every pupil to pass through a vestibule in which he would have a wide basis for his later specialization. By no means should we give any one person the highly technical skills both of stenography and bookkeeping, but the elementary skills in each, at least so far as elementary typewriting and simple account keeping are concerned, are likely to prove valuable for both.

A great advantage in the vestibule plan for vocational guidance lies in the fact that teachers who once understand and practice it will maintain the same tentative attitude towards all the decisions of their pupils, as, indeed, will the pupils themselves. Thus the beginning and the end of every period of study will be convenient times for reviewing classifications and plans. Likewise teachers of junior and senior high school will cooperate with each other for the good of individual pupils.

Watching for New Decisions

No matter how well we carry out our guidance plans, many new decisions will be made by active-minded pupils. Our foundation of vestibule work will suggest for the more intelligent pupils one form of specialization now, and perhaps quite a different one a year later. We may and should expect, even at the 11th and 12th grade level, some decisions to abandon the commercial curriculum entirely and transfer to the college curriculum. And many pupils from the general clerical work will probably do well to make a belated decision to enter preparation for industry, agriculture, or domestic service. A few from both groups may decide to enter the professions, either with or without training.

Opportunity for assistance in obtaining jobs must be ever present; despite the best we can do, pupils will leave school at surprising times. Teachers must always be on the lookout for indications of future success or nonsuccess in the world of work—particularly teachers of general business exercises. The development of skill in human relations, or the willingness to cooperate, of the attitude of cheerful industry and adjustment—these are the special concern of curriculums preparing for effective service in commerce. The placement office must depend upon the rank and file of teachers to develop and report such qualities and abilities.

The next twenty years may see a large development of cooperative education on the high school level—half time each on job and in school. If this happens, the whole nest of decisions related to early adjustments on the job will be forced upon us, as well as the compulsory correlation of school and work. With or without the cooperative plan, however, the effective follow-up of post-school adjustments is vital, and it cannot be done effectively without the active help of all teachers.

In view of all the exigencies involved in the situation, is it not clear that every teacher of the strategic course called elementary business or junior business training should know all about vocational guidance, and should participate in the complete program? It is sometimes said that the usual school counselor knows little about commerce and would best surrender his work with business pupils to counselors attached to the commercial department. The writer sees no objection to this plan, provided that all commercial teachers will apply the right kinds of guidance. On the other hand, the more general high school counselor is likely to be a person of breadth of vision, and in order to do his job well, he should know much about the techniques involved in the various forms of commercial education. In any case, the intelligence and breadth of vision of the counselor is probably much more important than is his attachment or non-attachment to a particular department.

If the teacher of junior business exercises neglects to inform himself concerning vocational guidance and makes no use of it in his work, what will be the result? Obviously he will become little better than any academic teacher who proceeds on the basis of blind

faith and makes no effort to discover the results of his teaching. He relies uncritically on the textbook or his own prejudices; he institutes no researches to follow up the result of his work; and he has no means of discovering how to relate his work to pending decisions and future activities of the pupils before him.

Even if he is rated as a "live teacher" one who interests the pupils in the work at hand-yet he fails to cooperate with other teachers in making sure that all phases of vocational guidance are cared for. He fails to distinguish between the appropriate kinds of subject matter and method for the two points in the progress of the pupil explained above, and he cannot thoroughly understand the various levels of commercial education appropriate for various children in the senior high school. He cannot see the need of, and a method for, vocational counseling, and he persistently teaches children who need counseling but who fail to receive it. Worse still, he has no comprehensive manner of discovering careful and scientific methods of transferring pupils to and from the commercial curriculum.

A Regrettable Truth

It is regrettably true that a very large fraction of commercial teachers today use methods and wisdom little better than those of the tradition-bound teacher of algebra, geography, English, and Latin. Yet the commercial teacher is mis-educating children if he has no means of knowing that they are each obtaining the kind of training necessary to their best success. He is then little better than would be a surgeon who operates without a diagnosis.

Again, if the commercial teacher neglects the social aim of vocational guidance and his contribution toward it, he is merely perpetuating present evils of capitalism without contributing to their correction. A recent statement made by a representative of the President to a group of business men was that the work of the N. R. A. is calculated not to destroy capitalism but rather to salvage it. It is no exaggeration to say, however, that if the commercial teacher of today merely

brings up another generation to enter the competitive system on the basis of the old plans of operation, capitalism will hardly be saved.

What Lies Ahead?

The social aim of vocational guidance as it relates to commercial education is of absorbing importance. Our economic system had its lapse of 1929-1935 largely because of the failure of purchasing power and the lack of equitable distribution. A condition of scarcity alongside of plenty furnishes a problem which ought to occupy the intelligence and prayers of every person who calls himself a teacher of commerce. What an opportunity presents itself to train up a new generation of commercial workers who will understand something of the difficult problems which must be solved before any favorable ordering of our economic system can be worked out! Commercial teachers who sincerely set themselves the task of discharging well those forms of vocational guidance and education which will equip the next generation for the cooperative solution of such problems are earning their salaries indeed.

About the Author

JOHN MARKS BREWER was born in Antioch, California. He received his B. Sc. degree from the University of California in 1902, his A. M. from Harvard University in 1915, and his Ph. D. from the same university in 1916.

Dr. Brewer started his career as a teacher in the Industrial Arts School, San Francisco, California. At the same time he was an active worker in boys' clubs, settlements, and summer camps. From San Francisco, he went to Los Angeles, where he remained until 1914 as a teacher in the high schools and

summer schools there. From 1916 to 1917 and again from 1919 to 1920, Dr. Brewer was instructor in education at Harvard University. During the two years which intervened, he was head of the department of education, Los Angeles State Normal School. In 1920, Dr. Brewer was appointed associate professor of education at the Southern branch, University of California. Later in the same year he was appointed professor of educa-



JOHN M. BREWER

tion, Graduate School of Education, Harvard University, which position he now holds.

Dr. Brewer is a director of the Bureau of Vocational Guidance, and a member of the American Vocational Association, and many other educational organizations.

As the author of, and a collaborator with others in, books on vocational guidance, mental measurements in education and vocational guidance, and case studies in the same field, Dr. Brewer needs no introduction to our readers.

Next month's article on Guidance will be directed to teachers of book-keeping. The author: William L. Moore, Principal of the John Hay High School, Cleveland, Ohio.

THE STORY OF SHORTHAND

• By JOHN ROBERT GREGG, S.C.D. [Copyright, 1935, by John Robert Gregg]

Chapter IX (Continued)

JEREMIAH RICH (or Cartwright) 1642

5

EVERAL editions of Rich's shorthand were published as well as the whole of the New Testament and Book of Psalms. When one remembers how expensive printing and engraving were at that time, this alone is sufficient to indicate how widely the system was used. That Rich was a practical shorthand writer is clear from the fact that, soon after returning from his service in the Navy, he reported the famous trial of Colonel John Lilburne in the Old Bailey Court. A testimonial attesting to the accuracy of this report was signed by six persons. Lilburne was an active agitator and political pamphleteer who was very outspoken in his attacks on great personages; he loved disputation so much that one of his contemporaries, Henry Marten, said of him that "if the world were emptied of all but John Lilburne, Lilburne would quarrel with John and John with Lilburne." After several trials for libel, Lilburne was banished from the Commonwealth, and, on returning from the Netherlands without permission, was arrested and incarcerated in the Tower. His trial began on the thirteenth of July, 1653, and lasted until the twentieth of August, when (at midnight) he "was acquitted amidst great public rejoicings."* To have reported a trial of such importance and widespread popular interest was a great feather in the cap of Jeremiah Rich, and he made the most of it in advertising his system.

No record has been found of the date of the birth of Mr. Rich, nor is anything known about his death, although it has been suggested that he may have been a victim of the Great Plague.

As late as the middle of the nineteenth century, a highly respected reporter, Mr. Plowman, who had learned Rich's system from Dr. Doddridge's book in 1822, was using it for all kinds of reporting work. Writing in 1847 (he died in 1867), Mr. Plowman said: "I have reduced Rich's system to a very simple

^{*}David Hume, the historian, writing about "Trial by Jury in the Time of the Commonwealth," said, "They [the Republicans] had evidently seen in the trial of Lilburne what they could expect from juries; this man, the most turbulent, but the most upright and courageous of humankind, was tried for a transgression of the new statute of treasons; but though he was plainly guilty, he was acquitted, to the great joy of the people."

condition, and find it sufficient for my purposes, namely, reporting speeches, sermons, trials, etc., for the public press, which I have for some time past made my business, having frequent engagements with all the London morning papers and a permanent one as reporter to the Oxford University Herald." A hostile critic of Rich in recent times termed this "an extraordinary example of the obstinate survival of the unfit."

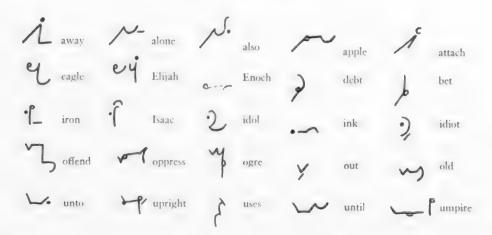
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Description of Rich's System

THE ALPHABET



Vowels and Diphthongs



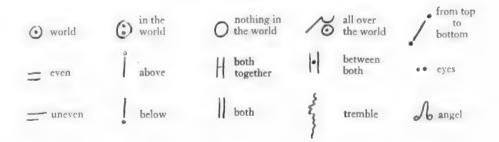
OUTLINE CONSTRUCTION

C chair	& broke	poor	h - hope	save
)_ down	quail	P' right	J full	4 judge
-, night	\(\bar{\}\) rain	while	pain	truth

ABBREVIATIONS

after	be	C children	nothing	• eminent
of	Y God	h hospitality	• I	king
✓ lord	man	_ in	✓ order	princi- palities
question	remnant	6 shall	c thee	you

ARBITRARY CHARACTERS



By this time, all traces of the consonant alphabet of John Willis had practically disappeared, and the influence of Edmond Willis dominated the construction of systems. Fourteen of the characters in Rich's alphabet are the same as those used by Edmond Willis; but there were seven important changes or improvements:

1. It was the first system to discard c.*

^{*}All the charts of alphabets we have seen give Rich's sign for ch as c. The pages from two editions of Rich's book reproduced in this chapter show that no sign for c was given by Rich. The error was first made by Lewis, whose fine series of charts of the early English systems were copied by other writers of shorthand history.

2. The characters for g and j were identical.

3. The initial i was expressed by a dot.

4. The characters for n and m were distinguished by a difference in length (the first time this method of distinguishing characters was used).

5. The vowel places were reduced from five to four. The medial a was placed over the preceding consonant, as in Shelton, and u was placed under it; but the vowels i and o were written at, or near, the top and bottom of the consonant, respectively.

THE PLACES OF THE VOWELS



6. The vowel e was expressed by a small circle, but as the circle continued to be used in combination with strokes for p, q, r, its use for e was limited. In order to avoid misreadings, it became necessary to resort to arbitrary signs or to disjoin the signs.

7. The substitution of a single stroke for the compound form for v used by

preceding authors.

A striking example of how a slight but original innovation in a shorthand alphabet may lead to far-reaching results when adopted and extended by authors of later systems is to be found in Rich's use of the dot to express i. Apparently, it occurred to Rich that, as a dot was used in longhand to distinguish the letter i, it might be used for i in shorthand. Later authors reasoned that if a dot could be used for i, the other vowels might be expressed by placing the dot in various positions alongside the consonant strokes. In time, the dots were supplemented by "commas," which, in turn, evolved into little dashes, and then both dots and dashes were written either light or heavy. A whole chapter might be devoted to the evolution of the disjoined-vowel signs, starting from Rich's use of the dot for i, but as that method of vowel expression is rapidly disappearing, it is needless to do so. Incidentally, the fact that n and m resemble each other in longhand, the n, however, being shorter than m, may have suggested to Rich the pairing of these letters.

Almost as interesting is the evolution of the sign for v. It will be remembered that in Tiro's system the letter v was expressed by a simplified form of the Latin capital V, consisting of a back-slope stroke and a forward-running upstroke. This compound sign was adopted by John Willis (1602), Edmond Willis (1618), Witt (1630), Dix (1633), Mawd (1635), Metcalfe (1635), Farthing (1654), and more than a score of other authors, and continued in use down to and including the popular system of James Weston, published in 1727. When Jeremiah Rich discarded the last stroke of the v, thus expressing v by a single stroke, he took a long step forward. This change of form was so brief and practical that it was adopted by the two most famous authors of the eighteenth century, John Byrom (1720), and Samuel Taylor (1786). Both

these authors expressed v and f by the *same stroke*. Its continued evolution, and the almost revolutionary effect it had on shorthand construction, will be explained in a later chapter; but at this point we merely wish to call attention to the fact that Jeremiah Rich was the first to reduce the expression of v to a single stroke.

7

It is a pity that the very real contributions to the advancement of the art made by Rich in simplifying the alphabet have been obscured and vitiated by his obsession for the concoction of arbitrary signs for scriptural expressions. Many of these displayed great ingenuity, but most of them were so weird and fantastic that they have furnished modern writers with a vast amount of material for satirical comment. Beyond all questions, Mr. Rich and his followers-and some of his imitators-took much greater pride in these arbitraries than they did in the alphabet. When the famous philosopher, John Locke, after stating that Rich's system "was the best contrived" he had seen, added the opinion that "it might be made easier and shorter," he probably had in mind the manner in which the system was cumbered with arbitrary and pictorial signs. This criticism or suggestion of Locke, who was the most revered intellectual of his time, undoubtedly had a profound influence on Gurney, Williamson, Byrom, and Taylor. Many of Rich's alphabetic characters and other expedients continued in use, but the arbitraries, of which he was so proud, went into the discard.

8

In 1911 there was issued for private circulation (only fifty copies being printed) a handsome and very interesting monograph of 104 pages, fully illustrated, on "Jeremiah Rich, Semigrapher of the Commonwealth and His Continuators." It was written by that eminent and scholarly student of shorthand history, Alexander Tremaine Wright. In concluding the monograph, Mr. Wright said:

More than a quarter of a century after Jeremiah Rich's death, his system and shorthand in general received a gratuitous advertisement that gave new life to old and encouragement to new systems. John Locke, the philosopher (lifelong friend of Mary Rich's celebrated brother, Robert Boyle, and his executor), while living free and peacefully in Holland during the period of his expulsion from Oxford by order of Charles II, wrote to his friend Edward Clarke of Chipley, Somersetshire, a series of letters on education, the substance of which was published in 1693 as Locke's essay 'On Education.' The first edition did not refer to shorthand; but later ones, in a paragraph supplemental to Section 161 which treats of drawing, alluded to the value of shorthand, urged that pupils should not study it too young, and mentioned Rich's as the best-contrived system the author had seen, though he thought it might be made much easier and shorter. Locke's essay had a very wide circulation and no doubt reached the hands of every thoughtful educationist. Locke would seem to have put into practice his views on education in this

MARCH, 1935

respect. His cousin Anne Locke married Jeremy King, of Exeter, and their son Peter was practically adopted by John Locke. Peter King lived to become a Baron and Lord Chancellor, and in the reigns of George I and George II he kept a diary in Rich's system. For similar private uses, for correspondence, for noting down lectures, for educa-

tional purposes, etc., the system attained a wide vogue.

And in the reign of George V, shorthand that traces its descent from Rich's system is still being written in making verbatim records of parliamentary and legal proceedings. As it reached the hands of Jeremiah Rich from his uncle, the system obviously owed much to the endeavours of Edmond Willis (1618) to break away from the use of the rectangular characters introduced by John Willis into his alphabetic stenography of 1602, which had been accepted in their entirety by Henry Dix (1633) and only slightly reduced by Thomas Shelton (1626) and Richard Maud (1634). In this and other respects "Semography" was a considerable advance upon several of its precursors, and in the hands of Rich, Botley, Stringer, Addy, and others it more than held its own against vigorous contemporary systems. It was the foundation upon which William Mason built his popular system (1672), and Mason's system in its turn supplied the basis of Thomas Gurney's "Brachygraphy" (1750), which, with some modifications, is still in practical and effective use for verbatim notetaking,

9

After the death of Rich his system was published by many people, either without change or in a slightly modified form. The most important of these

publications were:

William Addy, 1664. Mr. Addy was the most notable of all the publishers of Rich's system. He issued several editions of it and also published the entire Bible in shorthand. This consisted of a very compact volume of 369 pages, the size of the page being $4\frac{1}{2}$ by 3 inches. The shorthand forms in this little volume are almost microscopic in size, and full use is made of the various arbitrary signs for scriptural expressions devised by Rich. This little book is one of the much prized "curiosities" of shorthand collectors.

Samuel Botley, 1674. A number of editions of "Maximum in Minimo: or Mr. Jeremiah Rich's pen's dexterity compleated," were published by Mr. Botley.

Botley taught the system in London, Bristol, Exeter, and elsewhere.

Nathaniel Stringer, 1680. Mr. Stringer called his book "Rich Redivivus or Mr. Jeremiah Rich's Short-Hand Improved," and described himself as "A Quondam Scholar to the said Mr. Rich." This book appears to have had a fair share of popularity as it ran through several editions.

Among the many modifications of Rich's system were those of Noah Bridges (1659), William Hopkins (1670), William Facy (1672), Henry Barmby (1700), and Samuel Lane (1715).

(To be continued)

PREPARING FOR THE INTERVIEW

Realizing the major importance of interviews both to employer and applicant, Mr. Eriksen describes a method for laboratory instruction

. EDWARD G. ERIKSEN

Instructor in Economics and Accounting University of Minnesota

HE Employment Stabilization Research Institute of the University of Minnesota organized classes of unemployed workers for experimental purposes.¹ Students chosen for these classes lacked technical train-



EDWARD G. ERIKSEN

ing but indicated from the results of a testing program given before instruction started that they were likely to be successful trainees for office positions. Included in the office training program for these students was instruction in methods of interviewing and actual laboratory projects carrying out these suggestions.

A preliminary project given before any instruction was attempted, gave evidence of the fact that few students know how to present themselves properly without previous instruction. Therefore, throughout our interviewing course, the importance was stressed of obtaining, before the interview, pertinent facts concerning the organization one is to interview regarding employment. This point cannot be over emphasized, for it is evident from my own personal experience and conversations with employment managers that many applicants have taken little time to prepare themselves properly for a satisfactory interview. In other words, if the student possesses information about the employer and the opportunities his organization can offer, he is better able to convince the employment manager that both may benefit from the employment of his services.

A series of situations involving interviews between an employer and a prospective employee were developed to instruct each student on the importance his oral application has in securing employment. The first lessons were simple in nature, but as instruction progressed the intricacies of the interview were developed.

The projects were conducted as follows:

Each student was given a card which stated the position for which he was applying and a brief explanation of information about the company from whom he was attempting to secure employment. When each assignment was completed a general discussion was held by the class, pointing out the weak-

¹ For complete description of classes see: "A Demonstration of Individualized Training Methods for Modern Office Workers", by E. G. Eriksen, University of Minnesota Press July 1934 Vol. III No. 2. [Reviewed in the January, 1935, issue of The Business Education World, p. 405.]

nesses in the interview and how they could be avoided in the future.

At the beginning of the experiment, the majority of the students were embarrassed and reticent about expressing themselves in an interview situation. Gradually, however, a spirit of frankness and self-confidence was developed, as the individuals became familiar with the proper methods of approach, attitude, and expression for meeting the interview situation.

Because of the newness of this type of instruction I am listing a few of the projects that were used in our laboratory experiment.

PROJECT | (Previous to Instruction)

Assume you are making application to the employment manager of a bank, for a vacancy in the credit department. He wishes someone who can enter the department in the capacity of a file clerk or stenographer and whose ability will permit rapid advancement to a more important position. The interview follows:

Employer (instructor): "Come in please."

Applicant (student): "Thank you.' Employer: "What is your name?"

Applicant: "Bill Jones. I am answering your ad for a vacancy in your credit department."

Employer: "What is your age?"

Applicant: "22."

Employer: "What special training do you possess?"

Applicant: "I am a graduate of North High School, Minneapolis, and I am now finishing a special course at the University of Minnesota."

Employer: "What is your previous experience?"

Applicant: "I have had no previous experience."

(Note: In the last two questions student should have avoided such blank answers and stressed his preparation. The particular student being interviewed neglected to emphasize the fact that he was an honor student in the commercial departments of both institutions. His special training in reality made him an outstanding candidate for this particular position. The interviewer has no such informa-

tion and is likely immediately to dismiss the possibility of hiring the applicant.)

Employer: "You may fill out an application blank with Miss Hansen, my secretary, whose office is in the outer lobby."

Applicant: "Good-bye."

PROJECT VI

(After Instruction on Interviewing)

Assume you are making an application to the employment manager of a large department store for a vacancy in the bookkeeping department. The interview follows:

Employer (Mr. Haynes, instructor): "Mr. Jones?" (Haynes rises as Jones comes in.)

Applicant (Mr. Jones, student): "I'm glad to know you Mr. Haynes." (Jones takes the offered seat as Haynes sits—applicant should always wait until he is invited to be seated.)

Employer: "You are applying for the accounting position advertised in the Friday Journal?"

Applicant: "Yes, sir."

Employer: "Just what experience have you had in that line of work?"

Applicant: "Four and one-half years as bookkeeper with the Minneapolis Association of Credit Men."

Employer: "Any other experience?"

Applicant: "Yes. Two years' experience in the First National Bank."

Employer: "Did your experience include work on calculators?"

Applicant: "My experience on calculators was obtained at the University in the Employment Stabilization Research Institute classes,"

Employer: "Did you ever run a mimeograph?"

Applicant: "Yes, I learned to run one at the University."

Employer: "Besides the University of Minnesota, what other education have you had?"

Applicant: "Two years training in accounting at the Y. M. C. A. night school."

Employer: "Are you acquainted with manufacturing statements?"

Applicant: "Yes. My class work at the Uni-

versity included a comprehensive study of these statements."

Employer: "What is your present age?"

Applicant: "Twenty-five."

Employer: "Are you living at home?"

Applicant: "No, I'm not. I am living with relatives."

Employer:" Have you any dependents?"

Applicant: "No, I have not."

Employer: "What is your nationality?"

Applicant: "Norwegian."

Employer: "What are your reasons for seeking work with this organization?"

Applicant: "Before seeking an interview with you, Mr. Haynes, I investigated your organization thoroughly." (This is a very important step for each applicant to make if he can obtain such information.) "I found that your financial statements show your institution to be in excellent condition. Your organization is in a period of expansion and has shown by its past policies that it is a progressive institution. I believe an unusual opportunity awaits one who becomes associated with Hamilton Mills. My formal school training and business experience, I believe, fit me for the vacancy in your organization. I was an honor student in the following subjects: bookkeeping and accounting, typing, business English and business arithmetic."

Employer: "What salary do you expect?"
Applicant: "I prefer to leave that to your

Employer: "Have you any references?"

discretion.'

Applicant: "I can refer you to my previous employers and to my instructors at the various institutions at which I received my training."

Employer: "I shall be glad to consider your application. Please fill out this application blank and leave it with my private secretary."

Applicant: "I hope you will act favorably toward my application. Thank you, Mr. Haynes."

Employer: "Good-bye, Mr. Jones."

Projects II to VII inclusive were of graduated difficulty.

The need and the value of a short course in interviewing was indisputably proved to the retraining staff when they saw that many of the students having the highest academic ability were least able to make a satisfactory impression in an interview. One of the most intelligent and best qualified students was too shy and embarrassed to be able to give an adequate account of himself. Often those students who were least fitted for clerical positions had aggressive qualities that enabled them to emphasize whatever points were in their favor. One of the students whose chances to succeed in an office had been rated extremely low, made a highly satisfactory impression because he was selfconfident and voluble. In fact, the very qualities that most employers dislike in office workers often act to the applicant's advantage in an interview.

The interview has its place in selection of employees, but, in my opinion, it should be used only after the applicant has demonstrated, through various methods of aptitude testing, his fitness for the job, and then only as a final selective process.

Various studies have shown that the interview method has a great many shortcomings and that its reliability as a means of selecting employees is very uncertain. "Fifty-seven applicants for sales positions were interviewed individually by twelve different managers.... there is a marked disagreement among the interviewers. Applicant C, for example, is placed first by one interviewer and fifty-third by another. Several other applicants show discrepancies in the ratings of about this magnitude". At the University of Minnesota, also, studies have been made that prove the unreliability of the interview.

Interviewing, therefore, should be supplemented by a more accurate method of discovering the possible future of the employee's ability. Such tests as general test of academic ability and performance tests similar to those performed on the job should be delevoped. Already the United States Civil

² H. E. Burtt, Principles of Employment Psychology (Houghton Mifflin Company, New York, 1926) p. 417.
³ John G. Darley, Donald G. Paterson, and I. Emerick Peterson, Occupational Testing and the Public Employment Service, Bulletins of the Employment Stabilization Research Institute, Additional Publication No. 19 (1933) p. 18-20.

Service Commission and some large commercial organization have found such a procedure valuable.

Nevertheless, up to the present time most employers have disregarded the faults of the interview and have depended on it more than on any other one method in selecting their employees. Its importance to job applicants can hardly be overemphasized and, therefore, it is a duty of schools to prepare their pupils for the pitfalls of an unsuccessful interview.

Present-day economic conditions demand that job seekers "sell themselves." Undoubtedly any course in office practice should include interviewing. It is, therefore, recommended that the office training course devote approximately one-half hour a day for one week's time in actual interviewing projects. Local personnel managers should be interviewed for suggestions as to the content of this short course of study. Through this course the student should develop an appreciation of his abilities and a realization of his limitations. He should learn to give due consideration to his personal appearance, to answer questions clearly and promptly, to have ready all personal and business data relevant to the situation, and to ascertain the exact requirements of the position he is seeking. In short, he should be intelligently prepared for the all-important interview.

E. C. T. A. WILL MEET IN APRIL

PHILADELPHIA invites you to the 38th Annual Convention of the Eastern Commercial Teachers' Association April 18-20; headquarters, the Benjamin Franklin Hotel.

This year's program is built around the general theme, "Problems of the Business Teacher." The theme is broken up into three parts—(1) Vital Problems of the Classroom Teacher; (2) Problems in Teaching the Various Business Subjects; (3) Problems Related to Different Types of Business Education

President Louis A. Rice will open the convention on Thursday evening. The principal speaker will be Dr. George F. Zook, Director of the American Council on Education. Clinton A. Reed, New York State Supervisor of Commercial Education, will be the speaker at the general session Friday morning. His will be the keynote speech for the sectional conferences which follow on Friday and on Saturday morning.

Social activities will have a prominent place in this year's program. The local committee promises to give us an unforgettable taste of Philadelphia's royal hospitality. A reception and dance is scheduled for Thursday evening in the hotel ballroom. On Friday evening will occur the Annual Banquet and Ball in the famous Crystal Ballroom. Douglas Malloch, nationally known humorist and poet, will be the principal speaker that evening. By special arrangement, Leo Zollo and his orchestra have been released from their NBC broadcast for the ball.

The complete program of the convention will appear in next month's issue of the



BENJAMIN FRANKLIN HOTEL

Business Education World. Further information will also be supplied by the Association's secretary, H. I. Good, Board of Education, Buffalo, New York.

BEHIND THE FINANCIAL NEWS'

Financial news gathering and writing is one of the great functions of the modern newspaper: Mr. Stabler in this first of a series reveals the story behind it

C. NORMAN STABLER

Financial Editor New York Herald Tribune

HE growth of the financial section of newspapers has been one of the major changes in journalism during the last decade. Wall Street people remember when leading metropolitan publications devoted but three or four columns a day to financial developments in New York, the nation's money center, and published only an abbrevi-



C. NORMAN STABLER

ated list of stock quotations. Today these newspapers supply their readers with complete and accurate news of transactions on all local security and commodity markets and most of the important out-of-town and foreign markets.

In addition they give an accurate descrip-

tion of the forces contributing to changes, carry articles on all special developments of importance in Wall Street, publish the earning and dividend statements of virtually every company in the country which has a wide distribution of securities, carry special articles by economists; in short, they supply their readers daily with fifty-five to sixty columns of financial news and tables, sufficient to fill an ordinary volume. It is not unusual to have one-fifth of a modern newspaper devoted to finance. In the space of a few years it has become a necessity for those requiring accurate daily information for their success in financial affairs.

To carry on this stupendous work requires a staff of specially trained financial writers and statisticians. Thirty to thirty-five men toil daily to compile tables of transactions, to gather pertinent data which will point the trend of business and the market, and to uncover and write news of the principal developments in security and commodity markets which will keep the readers of their publication informed.

While these readers, for the most part, are men and women directly occupied in some phase of financial work, or investors who keep close watch on the progress of their companies, the growing importance of the United States as the world's banker has led many who have no direct interest in "The Street" to follow its happenings with regularity. Students in school and colleges, many of whom have had no direct contact with

¹ Adapted from "The Financial Section of a Newspaper," College Edition, by C. Norman Stabler, New York Herald Tribune, New York, N. Y. Reprinted by permission of the author and publisher.

the financial world and consequently are not thoroughly acquainted with Wall Street parlance, are realizing the necessity of becoming better versed in the ways of those institutions in lower Manhattan from whose rooms are directed the flow of credit and commerce to all sections of the globe. It is for this latter group, principally, that this elementary discussion on how to read the financial pages is published.

The preparation of any product for delivery to the consumer requires the services of an untold number of individuals, whether it be tin cans, soap, rides on a subway or air conditioning. When the consumer pays for what he receives he is in effect paying an army of servants who are unseen and unknown.

The preparation of a newspaper is a complicated procedure which requires the cooperation of thousands of individuals and the caring for one part of that procedure, the covering of the news developments of the world, requires the services of reporters, rewrite men, editors, copy readers, copy boys, telegraphers, stenographers and others numbering in the hundreds.

The Financial Staff

A financial section of any of the leading newspapers is cared for by a staff of thirty to thirty-five men, supplemented by the services provided by the large news associations, and special correspondence from distant domestic and foreign centers. Whereas approximately half the staff is occupied in compiling the daily tables of transactions on leading markets, the others, mostly reporters, spend the major part of each day in Wall Street in direct contact with the leaders of banking and industrial enterprises. These leaders are the sources of news. Each reporter has a definite "run" which he covers by seeing the prominent individuals concerned in the particular list of corporations which he covers.

Thus there is a reporter who specializes in banking news, one who covers the bond field, another railroads, steel and oil companies, public utilities, investment trusts, and so on. Each is well versed in the problems and major developments in his field and has a sharpened "nose for news" for those stories which may prove of interest to the readers of the newspaper.

Completeness

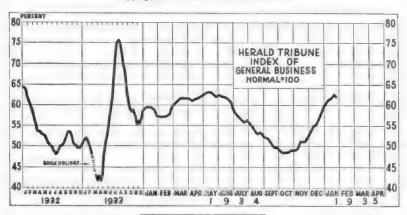
For completeness and accuracy the Herald Tribune has gained a wide reputation. Its financial section is preferred by more members of the New York Stock Exchange than that of any other newspaper. Daily quotations on the securities of all local exchanges and leading out of town exchanges, on the active securities of foreign markets, and on the principal commodities are compiled and checked daily. A full list of the things quoted would require several pages, but as an illustration of its completeness the following are given as examples of the things published daily by the Herald Tribune: money rates, discount rates, London money rates, precious metal quotations, U. S. treasury statement, stocks lending at a premium, market averages, dividend actions, volume and prices of security transactions, volume and prices of bond transactions, New York and out of town bank quotations, new issues, quotations for cotton, cottonseed oil, wool top futures, wheat, corn, rye, oats, barley, lard, livestock, silver, copper, tin, silk, hides, coffee, sugar, flaxseed, cocoa, turpentine, butter, eggs, cheese, fruits, vegetables, poultry, hay, straw, hops, etc.

Types of News

There are two general types of news in a financial section, the routine, which becomes available at regularly recurring intervals, and the "spot" news, which is more or less unforeseen and unpredictable. Both are supplemented by special feature articles which do not come under the heading of news but which furnish the reader with a background for the news. In the financial section of the Herald Tribune these special articles are published usually on Sunday and Monday, a number of prominent writers and economists contributing to the Sunday section and the Monday section carrying a comprehensive resume of conditions in leading cities in the United States and abroad.

New York Herald Tribune Index of Business

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Index of General Business

Finar	cial		
		Corr	
			1929
		132	
36	36	62	123.
21	21	32	117.
34	37	8	149.
37	37	37	155.
48	47	46	130.
		43.6	137.
ISTLIN	tion		
52	51	53	111.
70	76	68	100.
		59.3	107.
, Logn	ction		
48	48	58	133.
84	85	82	94.
109	108	99	105.
83	84	84	104.
66	72	66	97.
79	78	76	109.
68	66	48	123.
	7eek ded ded ded ded ded ded ded ded ded	ded ended	Zeek deed ched ched ched ched ched ched ched

116	56	137.0
71.6	60.9	120.5
	57.4	
	116 71.6 62.4	71.6 60.9

After an uninterrupted advance which had extended over the last two months, the New York Herald Tribune index of general business declined to 62.0 from 62.4 in the week ended January 26. The index of distribution dropped to 59.5 from 61.5, making the fourth consecutive weekly loss and bringing the index figure down to its lowest level since the week ended November 24, 1934. Financial activity was virtually at a standstill, reflecting the uncertainty over the coming decision by the United States Supreme Court in the gold clause cases.

The production index advanced to 71.9 from 71.6. Automobile and steel activity continue to be the main contributors to the unbroken advance in this group, since some of the other components show a gradual rounding off of activity. Commodity car loadings led this latter class with a break of 6 points in its index.

Reprint of part of Business Index Chart from the Herald Tribune

Developments outside of New York are telegraphed regularly from such centers as Winnipeg, Montreal, Toronto, Chicago, Detroit, St. Louis, San Francisco, Seattle, Boston, Pittsburgh, New Orleans and other cities, and cables are received from London, Paris, Berlin, Rome, Amsterdam and other big cities of Europe. When read as a supplement to the daily "spot" news, the Sunday and Monday pages give a picture of international and domestic financial and industrial developments that is complete in all detail.

Much of the "spot" news in the Herald

Tribune is exclusive, and can be found in no other paper until the next day or later. Brevity is a distinguishing characteristic of its editing, this being done with the thought in mind that this is a busy age and the reader wants his news full of facts and not padded. The effort is made to exclude irrelevant details, which only make the task of the busy reader more difficult.

Much of the news that has repercussions on the financial markets is purely of the spontaneous variety. Political disturbances at home or abroad would fall into this category, for example, as would important decisions by the Supreme Court, a serious bank failure, or a national cataclysm.

On the other hand, an overwhelming majority of the items that one finds on the financial pages, the items that tell the running story of business and trade and which determine the major trends of stock and bond prices are of a more or less definitely recurring type. They are of the "barometric" variety and reflect the ups and downs of industry and finance, not only here but throughout the world. Most of them can be charted from day to day, week to week, or month to month; and a combination of such a series of charts would represent, as one observer has pointed out, "a comprehensive road map of business." A chart on the trend of general business is published by the Herald Tribune every Thursday.

At the risk of seeming somewhat arbitrary, it may be said that these basic data fall more or less naturally into six general classifications, as follows: (1) commodity statistics, (2) indices of industrial activity, (3) money and banking barometers, (4) figures on prices and the cost of living, (5) retail and wholesale trade returns, and (6) indices of speculative and investment activity. Separate stories are carried regularly on developments in these classifications and of course other news articles written by the financial staff refer frequently to data that has been obtained from these sources. The first two classifications involve the statistics shown on the preceding page (others are discussed later):

Commodity Statistics

- 1. Copper Production, and Stocks of Copper on Hand—These are reported about the eleventh of each month by the American Bureau of Metal Statistics.
- 2. Crop Reports—These are issued as of the first of each month by the Department of Agriculture. Cotton is reported separately from the other important commodities, such as wheat, corn, oats, barley, etc., and the figures are available two or three days later. The most important item, normally, is estimated production. Figures on the amount of cotton ginned are issued twice a month, be-

ginning with August 1 each year. The cotton "year" begins August 1 and the wheat "year" July 1.

3. Crude Oil—Daily average output is published weekly by the American Petroleum Institute. Gasoline stocks are shown

Loadings Off 7,187 Cars In Week Ended Jan. 26

Total of 555,768 Also Shows Drop of 7,332 From 1934

WASHINGTON, Feb. 1.—Loading of revenue freight for the week ended January 26 totaled 555.768 cars, according to reports filed by the railroads with the American Railway Association and made public today. This was a decrease of 7.187 cars below the preceding week this year, 7,332 less than the corresponding week in 1934 and 80,476 over the same period two

years ago.

This total was 70.67 per cent of average loadings for the corresponding week of the ten preceding years.

The following table shows loadings by weeks for the last three months and their percentage of the ten-year average:

		Pct. of
We	ek Ended— Loadings	
Nov.	3	67.76
	10 594,932	67.76
	17 584 525	69.30
	24 561,313	71.55
Dec.	1	59.20
	8	68.17
	15 579.935	76.52
	22 547.895	90.26
	29 425.120	61.49
Jan.	5 498,078	64.59
	12 553.675	70.83
	19 562,955	71.98
	26 555 768	70.67

Car loadings by groups follow:

Wk ended	Chge fr Chge same
Jan. 26	prv wk wk 1934
Misc freight189,448	-11.794 - 4.214
Mdse 1 c 1146,788	-5,585 $-15,099$
Grain & grain	
prod 22,603	-2.579 - 9.103
Coal	-15,903 + 27,755
Forest prod 17,922	-2,800 $-2,765$
Ore 2,563	- 257 - 629
Coke 9,132	+ 1,057 $+$ 1,434
Livestock 13,809	-1,132 $-4,712$

Average car loadings for the tenyear period, 1925-'34, were 786.435, based on the similar week each year.

in the same report. These may be found in the *Herald Tribune* each Wednesday morning. Monthly figures on production of crude and refined petroleum are made public by the Bureau of Mines, which also shows stock on hand at the end of each month.

4. Lead Production (United States and Mexico).—These figures are released about

the eleventh of the month by the American Bureau of Metal Statistics.

- 5. Sugar.—Figures on stocks on hand are released weekly, on Fridays, to financial and trade papers by the Statistical Sugar Trade Journal.
- 6. Zinc (world stocks).—These figures are released to financial and trade papers early each month by the American Bureau of Metal Statistics.
- 7. Rubber.—Stocks of crude rubber are reported around the twenty-fifth of each month by the Bureau of Foreign Commerce. Periodic reports also are issued by the Rubber Manufacturers' Association of America.

Industrial Activity

- 1. Automobiles.—Figures on production are issued monthly by the Automobile Manufacturers' Association and by the Department of Commerce.
- 2. Building.—Weekly and monthly figures on the total dollar value of new contracts awarded are published by the F. W. Dodge Corporation.

- 3. Electric Power Production.—These figures are released weekly to the press by the Edison Electric Institute, and are published in the Herald Tribune every Thursday morning.
- 4. Employment.—Employment and payroll figures are shown monthly in the report of the Bureau of Labor Statistics. New York State figures are issued monthly.
- 5. Foreign Trade.—Estimates are released by the Department of Commerce about the fifteenth of the month, while more detailed figures appear about the twenty-fifth.
- 6. Iron and Steel.—The American Iron & Steel Institute issues a weekly figure showing the rate at which the industry is operating and also a monthly table showing steel ingot production. The former appears in the Herald Tribune on Tuesdays. Several weekly periodicals also publish pertinent data.
- 7. Railroads.—The number of cars loaded with revenue freight is published weekly by the American Railway Association (with a lag of about ten days). This appears in the Herald Tribune every Saturday morning. Aggregate net earnings are released about the fourth of the ensuing month.

(Next month Mr. Stabler will interpret the Stock Market reports in the daily newspaper.)

The B. E. W. Platform

- 1. A minimum business education for everyone, and short courses in the skill subjects for personal use.
- 2. Specific application of the general objectives of business education in terms of authoritative instructional materials and scientifically prepared courses of study.
- 3. A better understanding of present-day economic problems and their effect on business education.
 - 4. Higher practical standards of achievement in skill subjects.
- 5. A better understanding of the objectives of business education and a more sympathetic cooperation in the solution of business-education problems on the part of those educators charged with the administration of schools and with the certification of teachers.





Photos courtesy of The Denver Tourist Bureau

COLORFUL COLORADO

The 1935 Summer Session of the National Education Association is scheduled to be held in Denver the week beginning June 30. The Department of Business Education programs, under the direction of President M. E. Studebaker, come on Monday and Tuesday afternoons, July 1 and 2. This is the first of a series of articles planned with the cooperation of Professors Ernest A. Zelliot and A. O. Colvin to give business teachers information about the State of Colorado



GEOGRAPHICALLY, Colorado may be described as a rectangular state some 276 by 387 miles in extent, situated almost in the center of that part of the United States which

lies west of the Mississippi River.

In altitude, Colorado is the highest state in the union, less than one-fourth of the area being under 5,000 feet. Within the borders are found 46 peaks that tower 14,000 or more feet above sea level, and approximately 1,000 that have altitudes exceeding 10,000 feet. The population is 1,000,000.

Historically, few states are richer in traditions and romance. In the southwestern part of the state, the well-preserved ruins of the cliff dwellers tell the story of an earlier civilization. By means of a calendar that nature has provided in the trees, scientists have even fixed the dates when these castles were constructed beneath overhanging cliffs, centuries before the arrival of Columbus in the western hemisphere. Preceding the cliff dwellers, however, even more primitive races lived and left their trails for the anthropologists to pick up and point out to us. Then the Indians, the Spaniards, and more recently the gold miners, in succession left their characteristic imprints and influences.

Industrially, Colorado first attracted attention as a center for the mining of precious metals. Gold and silver mining are still important, but modern machinery and techniques, less picturesque, and more practical, have superseded the gold pan and the pack burro. In addition, there are great reserves of molybdenum, tungsten and other metals, fine stone, and greater coal deposits than in any other state, all awaiting the needs of the future.

Agriculturally, recent developments have made the farm and ranch products several times the state's most important resources in point of market value. These include fruits from the western slope; the sheep and cattle of the high range lands; the grains from dry land farms of the central eastern section; celery and lettuce from mountain valleys; and a variety of products, including sugar, alfalfa, corn, vegetables, melons, and potatoes from the large irrigated sections along the Platte River in the northeast, the Arkansas in the southeast, and in the San Luis Valley, the San Juan basin, and other areas.

Vacationally, however, the high mountains, rushing streams, cool forests, charming valleys, and limitless playgrounds rather than statistics and tabulations attract the attention of the prospective visitor. As a recreational center, Estes Park and the Rocky Mountain National Park are perhaps the best-known areas. Immediately south are the Arapahoes and the glaciers. Across the Divide via the Trail Ridge Road is found Grand Lake. From here, one may continue southeast across Berthoud Pass, through the mining areas of Idaho Springs and Georgetown, on to picturesque Echo Lake, and past timber line to the summit of Mount Evans, 14,265 feet, the highest automobile road in the world. Directly west of Denver begins the Denver Mountain Park system, with innumerable roads, trails, and camping sites. Further south toward Colorado Springs, Devils Head and Pikes Peak are the more prominent landmarks. Beyond these points are thousands of attractions less well known but equally desirable for the traveler who enjoys nature



SULTAN MOUNTAIN, NEAR SILVERTON



HOMES OF THE CLIFF-DWELLERS

at its best. The tourist with several days at his disposal will find a trip through western Colorado and then south over a million-dollar federal highway to Ouray and Silverton.

Vistiors from lower altitudes always delight in Colorado's invigorating air and cool nights. While city temperatures may occasionally become a bit warm in mid-summer, escape can always be made to nearby mountains and cooling breezes. Those who prefer to drive need not feel hesitant about mountain travel. Well-built roads, of ample width, many of them oiled, connect the leading points. On curves and grades, there are only two cardinal rules to observe—keep to the right, and keep car in gear.

Space prevents giving more than these few glimpses of colorful Colorado. Attractively illustrated literature is available by writing the N. E. A. Convention Bureau, Denver. Business teachers, if they prefer, may direct their inquiries to Ernest A. Zelliot, University of Denver.

REAL VALUES OF LIFE

HEERFULNESS is full of significance; it suggests good health, a clear conscience, and a soul at peace with all human nature.

—Charles Kingsley.

AVE you ever noticed that the straightest stick is crooked in the water? In forming judgments of others, or in passing opinions upon current topics, let us go slow and be careful until we know all the existing circumstances.—John Wanamaker.

WORK

Work

Thank God for the might of it,
The ardor, the urge, the delight of it—
Work that springs from the heart's desire,
Setting the brain and the soul on fire—
Oh, what is so good as the heat of it,
And what is so kind as the stern command,
Challenging brain and heart and hand?

Work

Thank God for the pride of it,
For the beautiful, conquering tide of it,
Sweeping the life in its furious flood,
Thrilling the arteries, cleansing the blood,
Mastering stupor and dull despair,
Moving the dreamer to do and dare.
Oh, what is so good as the urge of it,
And what is so glad as the surge of it,
And what is so strong as the summons deep,
Rousing the torpid soul from sleep?

Work!

Thank God for the pace of it, For the terrible, keen swift race of it; Fiery steeds in full control, Nostrils a-quiver to greet the goal. Work, the Power that drives behind, Guiding the purposes, taming the mind, Holding the runaway wishes back, Reining the will to one steady track, Speeding the energies faster, faster, Triumphing over disaster.

Oh, what is so good as the pain of it, And what is so kind as the cruel goad, Forcing us on through the rugged road?

Work!

Thank God for the swing of it, For the clamoring, hammering ring of it, Passion of labor daily hurled. On the mighty anvils of the world. Oh, what is so fierce as the flame of it? And what is so huge as the aim of it? Thundering on through dearth and doubt, Calling the plan of the Maker out. Work, the Titan; Work, the friend, Shaping the earth to a glorious end, Draining the swamps and blasting the hills, Doing whatever the Spirit wills-Rending a continent apart, To answer the dream of the Master heart. Thank God for a world where none may shirk-Thank God for the splendor of work!

(Selections made by E. Lillian Hutchinson.)

-Angela Morgan.

WHAT OF BEGINNING BOOKKEEPING?

The purpose of teaching bookkeeping is not to prepare pupils to be bookkeepers, but to equip them to understand business, says Mr. Fearon in this sixth of a series

• E. H. FEARON

Peabody High School Pittsburgh

THE teaching of bookkeeping not only contributes to general economic advancement, but also prepares a pupil in many ways for the problems of life. If the course is properly planned and properly presented, it provides a way to discover the truth about business. This knowledge will assist one to manage his own affairs more efficiently.

The study of bookkeeping also has real educational values. It develops reasoning power and affords a means of personal development that goes far beyond the vocational features which are commonly believed to be the only aim in teaching the subject. By learning to make records of property values and equities, the pupil learns to understand property rights and the need for correct accounting to safeguard them. He acquires a knowledge of the right way of thinking and an understanding of the penalty for incorrect thinking and incorrect doing. Many valuable lessons in ethics may be taught merely through the study of such records as cash. The exploration of the entire bookkeeping field, however, takes a pupil into a much broader consideration of the morals of business.

The Basic Purpose

The purpose of teaching bookkeeping is not to prepare pupils to be bookkeepers, but to prepare them to understand business. We all know that the majority of pupils enrolled in our classes will not become bookkeepers. Granting this, the question is how shall they be taught? Without a doubt, they should learn to understand the underlying

reasons for records. If this purpose is not understood and if pupils are not taught to make proper use of their records, the teaching is of little value. The subject of book-keeping should not be vocationalized or so-cialized in the sense that some now advise, nor should any other thing be done unless the doing of it will assist pupils to reason and to construct records that may be used to improve business procedure.

General principles should be taught so that pupils will be able to make specific application of their knowledge in any field of business. It is not a conservation of time and energy to teach separate lessons in connection with the affairs of a lumber, hardware, furniture, grocery, and a score of other businesses. To make bookkeeping and accounting of real educational value, principles should be taught that may be adapted to any business-principles that will enrich the mind and which will assist the pupil to apply himself effectively wherever he may be called. It is doubtful if a worthwhile study pertaining to the lumber business or any other business can be given in the short length of time provided by the high school curriculum.

The tendency in public school work is toward a shorter and more helpful course of study in bookkeeping and accounting. It certainly is possible to make this study more intensive, more highly educational, and more interesting than is now being done in many instances. In bringing about improvements there are things to avoid. A few of these are offered for consideration:

The memorizing of scores of rules relating to the recording of accounts.

The presenting of elementary lessons so involved in arithmetical procedure that the principles of accounting are obscure or entirely lost.

The making of records before understanding why they are being made.

The development of the mechanical process, that is, recording by imitating what the teacher has recorded.

The failure to prepare statements frequently in order to show the change in proprietorship, and the source of profit or cause of loss.

The development of facts in connection with an account without showing how the



E. H. FEARON

account is related to the group of accounts of which it is a part.

The presenting of new accounting principles before others already presented are understood.

The presentation of too many new principles in one lesson.

The presentation of transactions or accounts without proceeding from simple events to those more complex.

The using of arithmetical forms to convey a knowledge of bookkeeping when the usual bookkeeping forms would be as easily understood.

Requiring pupils to itemize sales, make invoices, checks, and notes and other business papers unless the benefits derived are commensurate with the amount of work involved.

The presentation of long lessons, especially in beginning bookkeeping.

Since bookkeeping includes the mathematics of business, emphasis must be placed upon reasoning. When a pupil is called upon to recite in an elementary lesson, he should be able to discuss the facts in his own words. He should know that the recording of transactions causes a change in assets, liabilities, or the proprietorship. He should understand that no record of any kind should be made until the elements involved are known and then only after the effect of the increase or decrease in these elements, as the case may be, is determined. Bookkeeping is not properly developed by committing to memory many rules, but by considering the effect of transactions upon assets, liabilities, and proprietorship.

Skill and technical knowledge to prepare a neat record is not the only goal in a book-keeping lesson. This subject naturally provokes discussion of those things that develop character. The difficulties of the trial balance, work sheet, and statements tend to develop perseverance. Through the interpretation of records and an understanding of right and wrong procedure wholesome attitudes and ideals are developed. Without this kind of education, a pupil is not prepared for the responsibilities of the business world.

The real obstacle in the way of obtaining satisfactory results in bookkeeping teaching is in expecting a large amount of written work before the fundamental principles are understood. At no other time is a failure to present lessons properly more damaging than in the beginning work in which basic principles are being taught. The method of recording transactions based upon the effect upon the statements is, without doubt, the shortest and most comprehensive of all approaches to bookkeeping. The so-called balance sheet approach, however, is given different meanings by different people. For some it results in a lengthy discussion of transactions and their effect upon the statements. Others discuss transactions and show their effect upon the statements in an arithmetical form. The purpose of these discussions obviously is to prepare and make clear the way of recording.

There isn't much educational value in bookkeeping if pupils do not learn to form correct judgments. In the beginning lessons, the ability to form correct bookkeeping judgments can be acquired by analyzing transactions as to their effect upon the statements and recording them in account form. Such an arrangement, if followed by the trial balance and statements, presents an opportunity to comprehend the basic principles set forth for making the record. Success in teaching beginning bookkeeping depends upon the proper use of blackboard lessons. Only a limited number of transactions should be presented in each lesson, especially in the early work. Blackboard lessons should be followed by laboratory work but the amounts should be in dollars to make mental calculation possible. There should be many short units of work in the first semester. Such a plan gives the teacher an opportunity to correct mistakes in analyzing in arithmetic and in technique.

The first semester's work should develop a knowledge of entry making, trial balances, statements, special journals, and closing of books. After a pupil acquires the ability to analyze transactions, educational value in

further recording is reduced to the minimum. The preparation of trial balances also finally becomes somewhat mechanical, likewise the preparing of the simple form of statements and closing of books. To make the second semester's work worthwhile from the educational standpoint, the pupils' lessons should provide a greater range of operating expense items, special column books, more knowledge in classification of items, departmental accounting, subsidiary ledgers, and control accounts.

The presentation of the second semester's work, like the first, should reveal no more accounting problems in any one lesson than it is reasonable to believe a class of high school pupils can understand. While second semester lessons should be longer, it is advisable to make them short enough to bring each pupil before the teacher for individual discussion in regard to the work several times during the term. Unless this is done, mistakes in ruling, classification of items, and other important matters may be overlooked.

In all lessons, accurate hand work must be emphasized. Pupils should be taught to learn to use records and form judgments concerning business. They can be taught to analyze and interpret, if the subject is logically presented.

The real need is for a teacher who knows the subject well enough to present it without confusion.

THIRD INTERNATIONAL CONTEST

THE International Commercial Schools Contest for 1935 will take place in the Bal Tabarin Room of the Hotel Sherman, Chicago, Illinois, June 27-28.

There will be typewriting, shorthand, book-keping, dictating machine, and calculating machine events. The primary aim of the contest is to establish in the minds of students and teachers alike the need for producing material at a marketable rate of speed and consistent with business standards.

The contest divisions and classes follow:

Division 1. Secondary Schools (Junior and Senior, Public, Parochial and Private High Schools).

Division II. Business Colleges.

Division III. Accredited Colleges and Universities. Class A. Open to students who have had not more than two semesters' instruction in the contesting subject.

Class B. Open to students who have had not more than four semesters' instruction in the contesting subject.

Class C. Open to bona fide students regardless of instruction hours.

Teachers interested in entering students should write to the contest manager, W. C. Maxwell, Hinsdale High School, Hinsdale, Illinois, for full information and for official entry blanks.

THE DIRECT METHOD

The direct method, this author asserts, is that method which leads directly and efficiently to shorthand mastery. This is the concluding installment

R. F. WEBB

Department of Business Education State Teachers College, Indiana, Pa.

*HE kind of method I am discussing naturally favors a system logically organized in harmony with psychological principles of learning. By following such an organized system, the students may master a vocabulary that makes possible the proper expression of natural thought from the first, adequately cares for the high-frequency words, sufficiently considers the students' educational and mental levels, and all the time remains generally within the principles that have been covered. It should be remembered that a very fundamental fact is that, in training students for stenographic positions, the objective is to qualify them to take original dictation involving the vocabularies of adults in somewhat technical positions. Restricting the course too completely to the child level and too much to a memorized vocabulary is not conducive to scholarly attainments. The subject matter which this type of direct method demands is thought-level, as well as detailed, at the time the sounds, symbols, principles, writing, reading, and transcribing are receiving attention. An abundance of writing from dictation and extensive reading from printed copy and from notes tend to fix good habits and prepare directly for useful application. There is no feature in such a method that militates against emphasis upon scholarly shorthand attainments, duties, traits, habits, and the acquiring of business information.

A few more of the many possible points may be profitably mentioned in some detail here.

Freedom of movement should characterize the writing of shorthand. In general, I feel that a good combination of arm and finger action is best for most writers. Well-selected penmanship drills can contribute to fluency and correctness. In my school I teach penmanship to my students during the semester preceding their beginning work in shorthand.

An Understanding Helpful

A complete understanding of the meaning of sound-writing on the part of the teacher and students is very helpful. The character we commonly speak of as the letter l equally represents directly and fully the whole sounds of will and well; later in the course it likewise represents the suffix sounds—less, ility, elity, olity, alty, etc. In practice the letters k-a-t immediately become in their combination the symbol or pattern for the complete sound kat (cat). Sound-writing goes on to mean, in Gregg shorthand for example, that the word program is directly thought of and recorded as pro-gram, as pronounced, and not as p-r-g-; finally as the complete unit, program; that the word domestic is directly written in two parts, dom-estic, and not as d-m s-t or any other spelling; that the signs for to and the joined are thought of and recorded as a unitary representative of the combined sounds of to the. The full development of sound-writing involves the big problem of extending the span of attention and grasp of materials and the organizing of them into units for recording.

Teaching, studying, testing through the method of dictation, reteaching and reviewing, retesting, and applying practically, are all integral parts of the full learning situation in shorthand.

The integrating of the elements that must come together in the production of an acceptable transcript is important from the first to the last of the course. Many years ago the desirability of early transcribing was recognized. In 1922 I expressed the thought contained in the next three paragraphs¹:

The transcribing process should be started very early in the first-year shorthand course. There is no reason why it should not begin with Lesson 1 and continue to the end of the most advanced course.

The transcript is the goal. Students should begin to realize this goal quite soon in their stenographic careers. The blending of transcribing with the other phases of the work will develop the stenographic skills naturally and completely. By progressing in a natural way, the course grows as a unitary thing and permits no special problem, such as the transcribing problem.

There are three well-known writing instruments: the pen, the pencil, and the typewriter. Use the typewriter if possible; use the pen or pencil if necessary. By all means begin transcribing early.

It is well for typewriting to precede shorthand in a high school by at least one semester. The classification or grouping of students in typewriting as in shorthand is decidedly advantageous. Unfortunately many teachers and heads of departments do not insist upon proper classification for effective integration; and many principals, not having given enough study to the matter, make little or no effort toward such classification.

Values come from transcribing shorthand plates in books and magazines. My primary interest, however, lies in having students transcribe their own notes, since this transcribing is absolutely in harmony with the kind of direct method I advocate.

The paragraphs that follow indicate specifically and in some detail a direct method of actually teaching transcription²:

In my school, typewriting precedes shorthand by one semester. The students are classified in shorthand as in typewriting; that is, each group in shorthand remains intact in a class in typewriting. The typewriting period for each shorthand class follows the corresponding shorthand period in the day's schedule. I am in a position, therefore, really to teach transcription as early as I desire. Transcription should be taught, regardless of when it is begun, for testing and checking without teaching are not enough.

In work like transcription there is need for simplification in the steps in order for students to be able to experience success in reaching worthy objectives. The subject matter of the first transcription that I require is one sentence involving shorthand currently studied. The sentence is thirty or forty spaces long when typewritten. I dictate it to the class and have the students read it until there is no question as to the words and meaning. I call attention to the space the sentence will occupy and have the students gauge their machines accordingly. I explain that they are to make a few transcripts of the sentence, arranged in a group, one sentence under the other, as typewritten drill lines are often practiced. Just before the transcribing starts, I call specific attention to such points as spelling, capitalization, punctuation, and touch operation of the machine; and I also insist that the first product should be of good quality. After the students have written for four or five minutes, I stop them. We then study the results. As this first work usually occupies only ten or fifteen minutes, we pass on to the regular typewriting activity for the remainder of the period. The first transcript may or may not be graded.

Progress Readily Noted

One or two days later, at the beginning of the typewriting period, I have another sentence handled in the same way. A very few minutes of the period is devoted to the work. The sentence is often dictated in the shorthand class. After the first day, a minimum of explanation is necessary in the typewriting period. Successive steps are taken with

¹Sentences for Gregg Shorthand, R. F. Webb, State Teachers College, Indiana, Pa. (Mimeographed; out of production)

production).

Teaching Transcription, R. F. Webb, Federation Notes, National Commercial Teachers Federation, May, 1932.

greater and greater responsibility placed upon the students. There is a gradual increase in the complexity of the sentence structure with accompanying study of the English elements. Students quite early show growth in transcribing power, and correspondingly the sentences are lengthened until they occupy more than a line, at which time paragraph arrangement and spacing are observed. Soon two or more sentences are given to be transcribed as a paragraph. After the first few days the students are required to make full use of the dictionary for spelling and division of words.

By the time my students arrive at the place

The Proper Coordination

in shorthand where they write brief letters, they are ready to transcribe the letters. The fine thing about it all is that they have come to this point systematically, logically, and psychologically. They have been integrating the subjects of shorthand, typewriting, and English, and they have been solving their psychological and physical problems all along from the stages where the subject matter was extremely simple to the stages of greater complexity.

This is indeed different from the procedure illustrated by the practice of keeping type-writing, shorthand, and English isolated from one another until advanced stages have been reached and then some day throwing them together in advanced materials without giving enough truly effective teaching assistance.

Advanced transcription in regularly organized classes naturally follows the work I have described. The job is merely to build a stronger structure through the use of a variety of suitable materials, the rate of dictation and transcription being increased as the students' ability to perform dependably increases.

In a method based upon the principles indicated in this discussion, all the elements entering into the situation are dealt with in a simplified manner, and the need of good shorthand becomes impressively apparent as an essential requisite to acceptable progress. Ability to read and transcribe words and phrases as units in sentences expressing thought grows steadily.

Finally, the old problem of transcription encountered when the activity is deferred unduly can be largely eliminated. Both the students and the teacher stand to benefit when the task of solving a problem is to a considerable extent avoided by a procedure that prevented it from arising. I like to steer clear of problems and hard transitions by charting and following a course that leads straight to the harbor of integration. By using progressive materials in graded steps, I have been able to realize better results in transcription, in ease and accuracy of operation, and in speed; this is true in my college situation and in the high schools under my supervision.

The Teacher's Obligation

In institutions that are not ideal as to classification of students and sequence of courses, much can be done in the way of starting the transcribing work early. As I view the matter, it is the business of the classroom teacher to call consistently for good organization and to select such materials as will help him to realize his laudable aspiration to be economically productive.

With a directly effective method and simplified procedures which lead in due order to the end of the course, and with an insistence upon quality production at all times, teachers have found that the usable transcript is feasible as a passing requirement.

Three shorthand contributions appearing soon in the Business Education World—an authoritative word list, by Clyde E. Rowe; a plan for teaching shorthand theory according to a basic vocabulary arrangement, by Lawrence A. Jenkins; and a second series of automatic review lessons.

A NEW TIMED TEST CHART

Mr. Smith has designed a new chart which simplifies the grading of typing tests, thereby eliminating many problems now confronting the teachers of this subject

. HAROLD H. SMITH

The Gregg Publishing Company New York, N. Y.

E have published several grading charts for use in evaluating and grading timed tests on straight copy in typewriting classes. Many others have been received and studied. Most of them possess some merit, but all are not equally simple to apply. There is no agreement as to minimum and maximum standards of speed and accuracy at each grade level. Few cover more than one or two semesters.

No chart that is easy for the student and teacher to understand and use can give full credit to the superior student who types with more than the maximum speed set up by the chart of a 100 per cent, or equivalent, grade. When such superior speed is coupled with high accuracy, charts and fixed standards often discourage the student and provide pretexts that are used to justify and perpetuate unnecessarily low standards.

We have tried to produce in this chart, shown on the following page, one that would—

1. Fairly cover the development of basic typing skill week by week throughout the first four semesters—all on a single chart.

2. Be sufficiently simple so as to provide a percentage rating that could be read at a glance with a minimum of computation.

3. Show minimal passing standards of speed and accuracy at about the average of such standards employed throughout the schools of the country.*

4. Show as a minimum for passing with errorless work the average net rate required as a passing standard in our large city systems.

5. At the same time to encourage the superior student to continue building up his speed and accuracy beyond this minimum point, especially for errorless or nearly errorless work (0.5 error a minute).

6. Wherever possible, discourage the careless student from attempting to get a better grade by increasing his speed at the expense of accuracy.

Note: Points 5 and 6 are accomplished in several ways. Reference to the main body of the chart, "Gross Words a Minute," shows that after crossing the heavy vertical line following the column scoring 100 per cent in the 0 Errors-a-Minute Scale much greater gains must be made in speed in order to secure a small gain in the grade. Beginning with the 0.6-1.0 Errors-a-Minute Scale, the percentage grades drop off rapidly from the two higher and more desirable error levels just above. While 100 per cent may be scored on the two highest error (accuracy) levels, nothing higher than 90, 80, or 70 per cent may be scored on the lower error levels, even with superior speeds.

If our recommendations as to error limits in each semester (to be found at the extreme right of the chart) are followed, another tremendously effective means of increasing skill will be at the teacher's disposal.

In passing, may we suggest that we are firmly convinced that the standards incorporated in this chart are really much lower

The wide divergence of standards has been often remarked. Mr. J. O. Malott reported in the *National Business Education Quarterly* for December, 1932, on the then existing situation. The showing of the Des Moines, Iowa, schools was about as much above the standards used in constructing this chart as some of the others were below it.

than they need be, especially for those studying typewriting for vocational purposes. The ambitious teacher can easily shift the "Semester-Weeks" portion downward or the "Gross Words a Minute" upward in order to raise standards.

How to Use the Chart

1. Find the typing rate in terms of gross words a minute—gross words : the number of minutes.

Example: A first-semester student types in the 9th week—5 minutes, 60 gross words, 7 errors.

 $60 \div 5 = 12$ gross words a minute.

2. Find the error rate in terms of *errors* a minute—total errors : the number of minutes.

Example: $7 \div 5 = 1.4$ errors a minute.

3. Run a finger down the left-hand column showing the weeks in each semester until the current week is reached. Turn at right angles to the right and move horizontally until the figure corresponding to the gross-words-a-minute rate, or the nearest figure to it, is spotted.

Example: Run down the column for Semester 1 (first left) to 9 (the week). Turn at

EASY-GRADE TIMED TEST CHART

For Four Semesters

Error Scale Errors a Minute			Percentage Scale (Read Grades Here)											Error Scale Errors a Minute	
0 1.1–0.5 1.6–1.0 1.1–1.5 1.6–2.0				65	70 65	75 70	H0 75 65	85 86 70	90 85 75 65	95 90 80 70	100 95 85 75 65	87 89 90 77 79 80			
1	Sen 2	nester 3	4		G	ross	Word	ls a I	Minu	te					
5 6 7 8 9 10 11 12 13 14 15 16 17 18	(Week)	eks)		9 10 10 11 11 12 12 13 13 14 14 15 15 16	5 6 7 8 9 10 11 12 13 14 15 16 17 18	7 8 9 10 11 12 13 14 15 16 17 18	7 M 9 10 11 12 13 14 15 16 17 18 19 20	B 9 10 11 12 13 14 15 16 17 18 19 20 21	9 10 11 12 13 14 15 16 17 18 19 20 21 22	10 11 12 13 14 15 16 17 18 19 20 21 22 23	15 16 17 18 19 20 21 22 23 24 25 26 27 28	20 21 22 23 24 25 26 27 28 29 30 31 32 33	25 26 27 28 29 30 31 32 33 34 35 36 37 38	No credit in Semester 1 for more than 2.0 errors a minute	
	10 11 12 13 14 15 16 17 18	2 3 14 5 5 6 7 11 9	1 2 3	17 18 19 20 21 22 23 24 25	18 19 20 21 22 23 24 25 26	19 20 21 22 23 24 25 26 27	20 21 22 23 24 25 26 27 28	21 22 23 24 25 26 27 28 29	22 23 24 25 26 27 28 29 30	23 24 25 26 27 28 29 30 31	24 25 26 27 28 29 30 31 32	29 30 31 32 33 34 35 36 37	34 35 36 37 38 39 40 41 42	39 40 41 42 43 44 45 46 47	No credit in Semester 2 for more than 1.5 errors a minute
		11 12 13 14 15 16 17 18	4 5 6 7 8 9 10 11	26 27 28 29 30 31 32 33	27 28 29 30 31 32 33 34	28 29 30 31 32 33 34 35	29 30 31 32 33 34 35 36	30 31 32 33 34 35 36 37	31 32 33 34 35 36 37 38	32 33 34 35 36 37 38 39	33 34 35 36 37 38 39	38 39 40 41 42 43 44 45	43 44 45 46 47 48 49 50	48 49 50 51 52 53 54 55	No credit in Semester 3 for more than 1.0 error a minute
			12 13 14 15 16 17	34 35 36 37 38 39 40	35 36 37 38 39 40 41	36 37 38 39 40 41 42	37 38 39 40 41 42 43	38 39 40 41 42 43 44	39 41 41 42 43 44 45	41 42 43 44 45 46	41 42 43 44 45 46 47	46 47 48 49 50 51 52	51 52 53 54 55 56 57	56 57 58 59 60 61 62	No credit in Semester 4 for more than 0.5 error a minute

Designed by Harold H. Smith. Copyright, 1935, by The Gregg Publishing Company.

IN MEMORIAM

CHARLES I. BROWN

T was with profound sorrow that in our February issue we announced briefly the

passing of Charles I. Brown of Toronto, Managing Director of the Canadian office of The Gregg Publishing Company.

Mr. Brown was born on February 20, 1878, in Nebraska City, Nebraska, where



he spent the greater part of his early life.

For many years Mr. Brown was associated with the chain of Brown's Business Colleges, founded by his uncle, the late George Wyckoff Brown. Starting as a teacher of shorthand, typewriting, and bookkeeping, "C. I.," as he was known to his friends, became manager of the schools in Bloomington, Illinois, and later in Terre Haute, Indiana. For a time Mr. Brown conducted a school of his own in Columbus, Ohio.

In 1920 Mr. Brown joined the sales force of The Gregg Publishing Company and in

1922 was transferred to London, England, as Managing Director of The Gregg Publishing Company, Limited, which position he held for a period of four years. Because of his great success in meeting and solving difficult situations while in England, he was transferred by Dr. Gregg in 1928 to Canada to assume the management of a new Canadian office in Toronto, which position he held with distinction until his death on January 21.

Although charged with the management of an office, including much editorial and manufacturing work, Mr. Brown always found the time to make his annual trips to both the Atlantic and Pacific Coasts. As a result of these personal contacts with the schools, Mr. Brown was intimately known to practically every commercial teacher in the Dominion.

"A grand man, a hard-working and devoted employee, and an unselfish and true friend"—a quotation from a letter received from Mr. J. C. Logan of St. Patrick's College, Ottawa, is just one of the many fine tributes all testifying to the high esteem in which Mr. Brown was held by those who knew him.

We extend our deepest sympathy to the members of his bereaved family.

right angles, following along the horizontal line commencing with 9 until you reach 12 (gross words a minute).

4. Keeping a finger on this figure, follow that column vertically to the percentage grade scale over the main body of the chart. Recall the error rate, and read the grade at the point where the error rate intersects the vertical column above the gross-words-a-minute rate.

Example: Hold one finger on this 12. Glance upward to the grading scale. Spot the percentage scale opposite 1.1-1.5 errors

a minute (since the error rate is 1.4).

At the intersection of the vertical column over 12 in this particular grading scale you will find the figure 65, which is the grade—65%.

Note: If 8 errors had been made, the error rate would have been 1.6, and the grade—"Failure."

If 8 errors had been made, with 27 gross words a minute, the grade would have been found above 29 (nearest figure) on the 1.6-2.0 error scale—70%.

27 gross with only 2 errors in 5 minutes (0.4 error a minute) would score 100%.



A Cuban landscape, a specimen of artistic typewriting which won an award in a notable contest

ARTISTIC TYPEWRITING

This month the editor offers you a few helpful suggestions for typing designs

• Editor, MARGARET M. McGINN

Head, Typewriting Department, Bay Path Institute, Springfield, Massachusetts

THIS month's artistic typewriting design is a reproduction of a prize design which was originally reproduced in our sister journal, El Taquigrafo Gregg. This beautiful design represents a Cuban landscape and was prepared by Srta. Sylvia Cardona for the annual contest held in Latin-America commemorating Dr. Gregg's birthday. The contest is known as "El Día de Gregg Contest." Srta. Cardona was trained in the School of "Ntra. Sra. del Rosario."

We are receiving a large number of letters from typewriting teachers who are finding this department of great help to them in increasing the enthusiasm of their students for a mastery of typewriting skill. One teacher in St. Louis writes that artistic typewriting has always held a tremendous fascination for her and that she has never been able to discover how these drawings can be made with the use of an ordinary typewriter. Another teacher deplores the fact that she finds the copy too small for her students to follow. These two comments suggested to us that a list of standard instructions for the preparation of artistic designs on the typewriter might prove helpful to a number of teachers. so we are giving general instructions this month. Others will follow from time to time.

General Instructions for Artistic Typewriting

1. Selection of design—suggest crochet pattern, cross-stitch pattern or original design blocked on graph paper.

2. If cross-stitch or crochet pattern is used, count each space horizontally and vertically so as to obtain the exact size. If original design is to be typed, it must first be "blocked" out on graph paper and then counted.

3. White drawing paper with deckled edge is most satisfactory. If design is to be used for a poster for Club work or school assemblies, it often looks best on colored paper or colored blotter to fit the color scheme of the occasion.

4. The type of design determines what color ribbons should be used. If we are making "trees," for instance, we must naturally use a green ribbon.

5. The size of the picture determines the length of the typewriter carriage to be used. Pictures appearing in the Business Education World were worked on a 240-scale machine.

6. Pica or elite type may be used; of course, if elite type is used, there would be a difference of two spaces to an inch.

7. Designs made from crochet patterns generally look best if worked from the side rather than in their original position.

8. From experience I have found the letters "m" and "w" the most satisfactory, as they make a compact picture. Of course, what to use depends on the type of picture. For example, use parentheses for "pine trees," the diagonal mark for "rain," the @ sign for pillars of a building.

9. Shading is used to emphasize the outstanding parts of the picture. This is done by "touch" and striking-over, sometimes once and then again several times. The "touch" has a great deal to do with the attractive appearance of the typewritten picture. To obtain results, the operator of the machine must know what to emphasize, how to emphasize, and how much to emphasize.

10. Designs look best if worked in half-space either by means of the variable liner or a half-space ratchet. To obtain this "half-space" with an ordinary ratchet, release the variable liner, roll back to the top of the letter in the preceding line, release the variable liner, and return the carriage for a new line.

11. If lettering is desired to complete the design, we must select an appropriate style of alphabet and be very careful about the arrangement, the spacing, and the size of the letter, so that the lettering, as well as the design, will be properly balanced. It is said, "Good lettering is a matter of good designing."

12. Placement—Students must use constructive imagination; they must be able to plan the idea of the completed picture before it is made. The eyes should be trained to measure space accurately.

THE IDEA EXCHANGE

Readers of this department submit new ideas for use by teachers of commercial education, which include a unique device for speed and accuracy, and a comment on teaching selling

• Edited by HARRIET P. BANKER

TO encourage speed and accuracy in type-writing, we have two large stars made of heavy brightly colored cardboard. One star shows the monthly accuracy record and the other the monthly speed record. The slips which slide in on the back of the stars for changing the names of the winners, etc., are made of the same material in some contrasting color. The printing on the stars and on the slips is done in a brightly colored ink

MONTHLY ACCURACY RECORD

MONTH
OCTOBER

MANE
ROSE LOMBARDO
RECORD
74

which will contrast effectively with the colors chosen for the stars and the movable name, month, and rate slips. The stars are approximately three feet across, though they may be smaller if used in a small classroom.

Each month a contest is held to determine the pupil who can type at the highest rate of speed and the pupil who types with the highest degree of accuracy. The names of the winners, as well as the name of the month, and the rates of speed and accuracy are changed each month by means of sliding cardboard strips which fit into the stars from the rear.

Competition is keen for these honors and this device, as we have used it, has been most successful in spurring the students to greater attainment in both speed and accuracy.

To be eligible, the tests must be fifteen minutes in length and must be taken under the direct supervision of the instructor. The material used is the regular timed test matter and it need not necessarily be unfamiliar.

—Adelaide Heald Tonge, Woodbury College, Los Angeles, California.

A Suggestion for Teaching Selling*

DIVIDE the work in my salesmanship classes at the University of Kentucky into three parts. The first few weeks are devoted exclusively to the fundamentals of public speaking in order to overcome the students' tendency to self-consciousness. The students are called upon to give impromptu, extemporaneous, organized, and memorized presentations in class.

The second part of the course consists of text study on the theory of selling. A definite amount of outside reading is assigned in order that the students may have the benefit of the opinions of various teachers of salesmanship on similar problems. Case materials and problems are used for class discussion.

^{*} Abstract of an article which appeared in the November, 1934, issue (Volume I, Number I) of Modern Business Education, a new quarterly sponsored by the Southern Commercial Teachers Association.

The third, and most important, part of the course consists of classroom demonstrations of the theories of selling which have been studied. Each student is assigned an article to sell. Another student is assigned as his The student salesman prepares a written demonstration sale illustrating what, in his mind, is the best method of presenting the merchandise to the customer so as to make the sale. The buyer studies the written sale until he has his part well in mind. On a given date there is a class presentation of the model sale by the two students, followed by a general class discussion to bring out the good and the weak features of the sale. After this discussion, another buyer is assigned who does not follow the routine suggested in the model sale, but who asks questions and requires demonstrations to suit his own needs. This gives the pseudo-salesman an opportunity really to demonstrate his ability, for he stands absolutely on his own resources. In many instances, I take the rôle of the second buyer.

These model sales are written out, bound in a folder and handed in at the end of the semester.—R. D. McIntyre, Professor of Salesmanship, University of Kentucky.

Speed Practice at Home

THE teacher who keeps an accurate record of the actual time the shorthand speed class writes from dictation during an ordinary class period of fifty minutes will be astonished to discover that it amounts to not more than fifteen or twenty minutes. It will, therefore, be agreed that if this class work can be supplemented by speed practice at home, such practice will represent just that much gain. The question is how shall such speed work be done? In our school, the problem has been partially solved by the following method:

A selection of approximately three hundred words, letters or articles, from "Gregg Speed Studies" is assigned for homework. The pupil's procedure is to copy the assignment in his notebook on every sixth line, reading the selection as he writes. He next reads that shorthand transcript. Then he copies these notes directly underneath his first copy, keeping a record of the time it

takes him to complete the selection. He then writes it a third, a fourth, and finally a fifth time, always keeping a record of his speed and endeavoring to write faster at each attempt. The number of times the selection is written was determined after experimenting with various numbers. We found that when the pupil wrote only four times, his maximum speed had not been reached, while after five the speed did not increase appreciably. Moreover, interest lags if a selection is written too many times.

On completing this homework assignment, the pupil records his four speeds on the last page of his notebook. In school the next day, a class record is passed around on which the same four speeds are recorded by each pupil. The average speed of the last writing is worked out and also entered on this class sheet.

In order to check on the quality of the shorthand notes, the pupils are frequently asked to read in class the last copy. All work is inspected by the teacher, two notebooks being used for convenience.

We do not claim that this copy work is as good as dictation; rather that it is a good substitute when dictation practice is not available. Its advantages are: First of all, the pupils write approximately fifteen hundred words each evening, which must result in physical dexterity in the execution of the shorthand forms that is unquestionably of great value. Over and above the physical advantages, so much writing cannot be done without strong impressions being photographed on the brain.

But some may ask does this method actually result in an increase in speed in writing shorthand from dictation? Let the following facts supply the answer. Of the two classes graduating last June, one had had this type of homework almost exclusively during the final year, while the other class followed more traditional lines. In the final examination, there was a difference of twelve per cent between the two classes. Moreover, nearly twice as many certificates for 100 and 120 words a minute were won by the students of the first class than by the second.—A. S. H. Hankinson, Commercial High School, Montreal.

Mildred M. Butler

OUR readers will be profoundly grieved to learn of the death of Miss Mildred M. Butler.

Miss Butler was born in Weeping Water, Nebraska, and was graduated from the local high school. She was also a graduate of the Lincoln Business College and of the University of Nebraska. Before joining the faculty of the Technical High School in Omaha, in the stenographic and mathematics departments of which she taught up to the time of her death on December 5, Miss Butler had taught in the grade schools of Herman, Newman Grove, Albion and Lincoln, in the high school at Ashland and in the Lincoln Business College.

Miss Butler was a member of the First Plymouth Congregational Church in Lincoln, the Order of the Eastern Star, the Omaha Teachers' Forum, the National Education Association, and DR Chapter of the PEO of Omaha, having recently served two years as president of the Omaha Chapter. With Miss Nancy M. Lawrence and Miss Ethel F. McAfee, also teachers in the Omaha Technical High School, Miss Butler was co-author of "Correlated Studies in Stenography." Her death is a distinct loss to the profession.

Augustus O. Thomas

DR. AUGUSTUS O. THOMAS, well known as an author and educator, collapsed on the street in Washington on January 30 and died on the way to the hospital.

Dr. Thomas was born seventy-two years ago in Mercer County, Illinois. For many years a teacher in Nebraska schools, he organized the Nebraska State Normal School, and later was appointed superintendent of public instruction in that state. From 1919 to 1929, he was Commissioner of Education in Maine.

Dr. Thomas was a Bachelor of Science of Western Normal College and a Bachelor of Education of Nebraska State Teachers College. In 1925, Bates College conferred on him the honorary degree of Doctor of Laws.

At the time of his death, Dr. Thomas was general secretary of the World Federation of Education Associations, which he founded twelve years ago and of which he was president from 1923 to 1927.

Tri-State Meets in April

THE Tri-State Commercial Education Association will hold its spring meeting in Pittsburgh April 5 and 6. L. W. Korona of the Taylor Allderdice High School, Pittsburgh, is president of the Association. Miss Clarissa Hills, the secretary, writes that over six hundred members from western Pennsylvania, West Virginia, and Ohio are expected to attend. The association will be addressed by Dr. William R. Odell of Columbia University; Dr. J. Freeman Guy, First Associate Superintendent, Pittsburgh, and Dr. Bernard C. Clausen.

The B. E. W. in the Classroom

THE two following communications were received a few days ago:

"Please send me 43 copies of the Business Education World. I am asking each member of my methods class to buy the one issue in order to acquaint him with the magazine. Enclosed find check for \$4.30. Very truly yours"—Alta J. Day, Illinois State Normal University, Illinois.

"Enclosed is \$3 to apply on six subscriptions to the Business Education World from February to June. Please mail the February number just as soon as possible as I expect to assign readings to my methods classes from this publication."—George R. Tilford, College of Business Administration, Syracuse University, Syracuse, N. Y.

In addition to these six subscriptions Professor Tilford had previously sent in over twenty one-year subscriptions for his methods class.

Another teacher-training department with a large number of subscriptions to its credit is the one under the direction of H. A. Andruss, State Teachers College, Bloomsburg, Pennsylvania.

A glance at the contents of this issue gives ample evidence of the enriched training that these instructors are enabled to offer through the medium of the Business Education World.

SCIENCE AND THE SENSES

Television, the telephoto, and the teletypewriter know no international boundaries, and each, in a measure, enables man to enjoy a greater intimacy with the world: These three developments have made communication a modern business wonder

• NORMAN CROSS, Ph.D.,

New York, N. Y.

N primitive times when two men were out of sight and hearing, they were as much out of touch as if continents sepa-Gradually crude systems of rated them. communication developed, like the smoke signals of the American Indians or the tomtoms of the Africans. But it was not until shortly before the Civil War that the first definite progress was made in extending the five senses. This was the invention of the electric telegraph, which evolved to a high state of perfection and versatility before the carrier frequency system of electrical communication, exemplified in the radio and the modern telephone, began to supersede it.

The Original Telephone

The original telephone of Alexander Graham Bell did not at first rival the telegraph. Speech transmission was imperfect, uncertain, and confined to short distances. It was interesting and novel to hear your friend's voice, weirdly distorted, spoken several miles away, but, if more than a short distance separated you or if something important was to be communicated, recourse was still had to the telegraph. Then, shortly before the last century closed, a German professor discovered that, if an electric current flowing in a circuit were made to change its direction many times a second, an effect was induced in another wire held several feet away.

Here for the first time was "action at a distance" without tangible or visible connection between the source and the receiver. Marconi experimented and found that the German professor's several feet could be ex-

tended to several miles. He found that if he stopped and started the current in his "transmitter" according to a regular pattern, the induced effect in the "receiver" followed exactly the same pattern. If he made the pattern a sequence of dots and dashes, he was able to telegraph by radio without wires. Scientists showed that the speed of radio transmission was the same as that of light, 186,000 miles a second.

Then came transmission of speech by radio and modern telephony. Speech is produced by the vocal chords, which vibrate at rates, or frequencies, of from about 100 to about 20,000 a second. Air vibrations, or waves, are produced which impinge upon the ear drums of the listener, causing them to vibrate in unison with the speaker's vocal chords. Speech could be transmitted electrically by sending over a wire alternating currents of the same frequencies as the voice waves. At the other end the electrical wave could be converted back into a sound wave. This is not practicable because, for one thing, electrical waves of the low frequencies corresponding to speech do not carry well either over wires or through the ether.

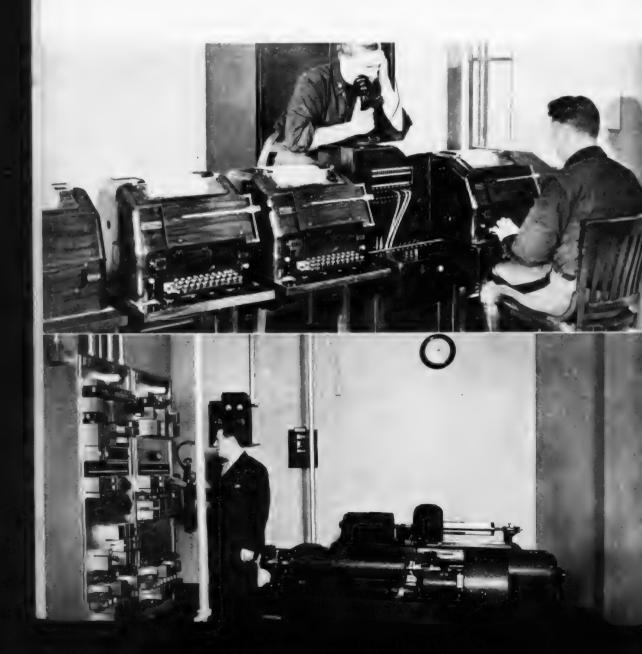
So the radio transmitter or the telephone central office produces an electrical wave of very high frequency, say 100,000 cycles a second. This passes with ease through the ether or over wires to the distant transmitter, and may be detected electrically though not audibly, because of the limitations of the human ear. The voice waves are made to combine in a curious manner with this high frequency wave, called the *carrier*, so that the latter is modified, or *modulated*, in exact

MILESTONES IN SCIENCE

Science speeds up business by "telephoning" pictures and typewritten words over wires

The teletypewriter, shown in the illustration immediately below, is an indispensable part of police equipment. Over these mechanisms are transmitted to the various police receiving stations such reports as enable the law to keep its eye upon the millions it is charged to protect

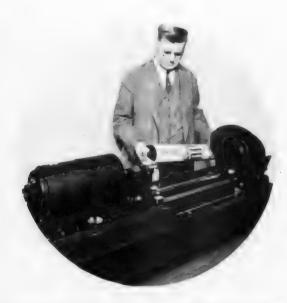
Of keen interest to newspapers and to the reading public is a telephotograph transmitting and receiving station, as shown in the lower illustration. In the foreground is the receiver; just behind it, the transmitter and the speed control apparatus which despatch quick, visual messages





American Telephone & Telegraph Co.
The Overseas Switchboard at the A. T. & T., New York, is a mighty boon to business

At the right is the television transmitter; at the bottom is the mechanism for receiving



In the circle above, an operator is shown placing a picture in the telephoto transmitter

The television booth, at right, in which one may see and hear a person talking many miles away



conformity. In the receiver the wave is demodulated, the now useless carrier discarded and the residual voice-frequency wave made to actuate a diaphragm and reproduce the voice. Carriers of sufficiently different frequencies do not interfere with each other, a fact that allows a number of different messages to be sent simultaneously over a single pair of wires or through the ether.

The Teletypewriter

When you dial a number on your telephone, what you really do is send a telegram to the central office. This telegram—the number you dial—is recorded electrically in the office, and the "mechanical brain" of the dial system reads it and sets up the connection you want. It is all automatic; no operator intervenes.

Now, it occurred to an inventor several years ago that if you can telegraph in this manner any one of a hundred thousand telephone numbers, you certainly should be able to telegraph the twenty-six letters of the alphabet and all the numerals and symbols that make up writing. This idea led to the invention of the teletypewriter or telephone typewriter.

Without using anything more than his home dial telephone, one could illustrate the basic principle of the teletypewriter. Suppose you wrote down the letters of the alphabet, numerals, and so on, and opposite each put some telephone number. Arrange with someone in your telephone central office to note the numbers that are recorded by the "mechanical brain" as called by your phone. Obviously by reference to the code, your central office friend could read your message. Now suppose you change the electrical circuits in the central office so that, when a specified number is called, the "mechanical brain" instead of setting up the circuit for the completion of the call causes a typewriter to print a certain letter. To complete the invention of a Teletypewriter, all that remains is to connect a typewriter in your home to the dial telephone in such a manner that striking the letter A, for instance, dials a certain telephone number.

That is essentially what the Telephone

Typewriter is, though of course the apparatus, even in its simplest form, is highly complex both mechanically and electrically. There are models for sending, for receiving, and for both. There are models that print the message on a sheet of paper as an ordinary typewriter does, and others, used widely by the telegraph companies, that print the message on a tape which can be cut up and pasted on telegraph blanks. Incidentally, the teletypewriter is seriously encroaching on the domain of the old-line key-pounding telegrapher.

Teletypewriters are leased from the local telephone companies just as telephones are. Wherever there is telephone service one can have a teletypewriter installed. And, just as you can talk from your home telephone to anyone else in the country who has a telephone, so can you typewrite back and forth on your teletypewriter to anyone, anywhere, having similar equipment. The larger cities have teletypewriter central offices similar in appearance and operation to telephone exchanges. If you in New York wish to be hooked up on your teletypewriter with the Jones Company in San Francisco, you simply teletypewrite your desire to the central office and you are connected as quickly as if you were calling them on long distance.

Many Installations

This equipment is installed by the thousands of units throughout the country and the uses to which it is put are most diverse. A well-known weekly news-magazine writes its copy in New York and prints it in Chicago; a battery of teletypewriters enables the editor in New York to supervise the make-up as closely as if he were at the printing plant. The great news associations have complex teletypewriter systems interconnecting their various offices, so arranged that a news flash typed in the Kansas City office instantaneously appears on the receivers in all the other offices as well as in the editorial offices of the subscribing newspapers. Teletypewriters are used for train dispatching, police alarms, stock exchange messages, inter-unit or interdepartment communication in factories, hotels, banks, and chain stores, and for countless other purposes. It is reported that a teletypewriter in the Flemington court-house is connected directly by cable with London. The teletypewriter fills a place that both the telegraph and the telephone had left vacant.

Electrical Picture Transmission

If you wished to send a photograph of yourself from New York to a friend in Chicago before fast airmail service began, the quickest transmission time was about eightcen hours. Using the airmail this can now be reduced to about five hours. Before 1925 the limiting speed of transmission of photographs and documents was the speed of the fastest airplane. Now, when a news picture comes to hand in any of 26 American cities, it is available in a few minutes to editors in every one of the other 25 cities. Furthermore, it takes no longer to send it to Los Angeles than to Chicago, and but very slightly longer to Europe. New York newspapers carried photographs showing the assassination of King Alexander at Marseilles in all its lurid detail within a few hours after the event. Pictures of the recent royal wedding in London were in New York before the Duke of Kent and his bride had finished their wedding breakfast.

Electrical picture transmission, in common with several other recent scientific developments, depends on the photocell. This cell looks somewhat like a silvered radio tube, except that it has a small window through which light shines onto the sensitive material inside. The action of the light causes the tube to generate an electric current; and, as the intensity of the light varies, so varies exactly the strength of the current. In other words, the photocell converts light into electricity, which may be sent over wires or radioed through space, to be re-converted at the receiver by means of a "light-valve" into light. The light-valve consists essentially of a parallel pair of delicate metallic ribbons connected electrically so that the stronger the current in the circuit the more the little ribbons will stand apart and the greater will be the space between them.

In the apparatus developed by Bell Tele-

phone Laboratories for "telephoning" pictures, a photographic print is illuminated by a narrow beam of intense light. By a mechanism the negative is moved so that successively every portion of its area is exposed to the light ray. The reflected light is picked up by the photocell, and produces a current that goes up or down as the tiny portions of the film crossing the light beam vary from light ray. The reflected light is picked up over long distance telephone lines to the receiver.

At the receiving end, a light-valve is placed between a steady light source and an unexposed photographic film of the same dimensions as the picture to be transmitted. The photocell current from the distant transmitter controls the opening and closing of the light-valve, and, consequently, the amount of light striking the plate. Delicate mechanism, involving accurately adjusted tuning forks, causes the film at the receiver and the print at the transmitter to sweep across the light beams exactly in step. The result is that the negative obtained by developing the film on the receiver is a close reproduction of the negative transmitted.

Several Minutes Required

In the original method of picture transmission, inaugurated in 1925 by the Bell Telephone System, about seven minutes were required to transmit a picture about five by seven inches in size. Since then the time has been shortened somewhat and the quality of reproduction improved, but the principles in use are as outlined above. The service at present is used by newspapers, but many instances are recorded where the transmission of facsimiles of important legal documents and of finger prints facilitated business transactions and expedited the apprehension of criminals. RCA has a picture transmission service using radio channels instead of telephone wires; but, owing to such factors as the fluctuating "noise level" on the ether waves, the quality of reproduction is inferior to that of the system described.

Picture transmission by this method is a kind of television: what the eye sees at one place is transmitted rapidly over a long distance so that another eye can see it. As television, it is crude, however, because of the lost motion in taking and developing photographs, of the relatively long transmission time, and of the static character of the scene transmitted.

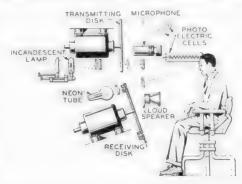
Television

Because of these limitations television research has been directed along rather different lines. Rather extravagant claims have been made for television, but the fact is that up to now the art is still in the laboratory stage, and from this viewpoint is not to be compared with the two methods of sense extension already discussed.

In modern practice the motion picture flashes before the eye twenty-four still pictures a second, each silghtly different. The eye, a none-too-alert organ, is fooled into seeing continuous motion where there is really a succession of still photographs. Reduce the number of stills to sixteen a second and the illusion of motion suffers but does not disappear; the action is a little jerky, as in the early movies. Below sixteen a second the effect is unsatisfactory. Briefly, then, the basic problem in television is to take sixteen pictures of a scene every second and transmit each instantaneously, or nearly so, to a distant point over wires or through the air. There is involved the conversion of the light-andshade elements that make up a scene into some electrical pattern at the transmitter and the inverse process at the receiver. This, of course, must be done sixteen times a second. To accomplish this in a really practicable way, as radio broadcasting is practicable, continues to be one of the most baffling problems of communication engineering.

One of the early attempts was with a method somewhat analogous to the picture-transmission system. A disc perforated with a spiral of holes from the periphery to the center revolved rapidly between the scene to be televised and a photocell. The arrangement of the holes in this scanning disc was such that at any instant the light from only a small portion of the scene was exposed to the cell, but that, when the disc had revolved once, the whole scene had been un-

folded piecemeal to the electric eye, the photocell. At the receiver an exact replica of the scanning disc, revolving in perfect step with its counterpart, in combination with a light source and a light-valve, reproduced the scene. This method was not satisfactory, mainly because of the intense light required for a sufficiently sensitive response of the photocell. Another method is to illuminate the scene bit by bit, through a scanning disc,



with an intense beam of light, which is reflected into a photocell. This is a very much better scheme, but serious engineering difficulties still remain unsolved.

Two-Way Television Circuit

Just to show that it could be done, the engineers of the Bell Telephone Laboratories in 1930 demonstrated two-way television as an adjunct to telephonic communication. In a modified telephone booth one saw a small head-and-shoulders image of the person at the other end. The image moved in a lifelike manner as the conversation was carried on by means of concealed telephone transmitters and loudspeakers. The effect was striking, but, to prove that home television is not just around the corner we need only mention that several hundred pounds of bulky and expensive equipment was required at each station, and that the demonstration employed seven or eight telephone circuits and required the constant attention of a number of expert television engineers.

On the other hand, there is every reason to believe that continued research on the scientific and engineering problems of television will eventually provide as practicable a system as those of radio or telephony. There are several promising new ideas, not mentioned here, that are being actively followed up, but it does not seem likely that we will have really practicable television sooner than five or even ten years hence. There is always the possibility of the discovery of some entirely new principle that will bring this culmination much closer, but that is a subject for mere speculation.

We can well close this article with a speculation. There are five senses: sight, taste, touch, hearing, and smell. By these, and these alone, we contact other people. Without artificial aid each one of the senses is narrowly limited as to the space over which it can reach. We have the radio and the tele-

phone to extend the range of hearing; television will eventually take care of sight. The translation of smells into electricity and their reproduction for a distant nose has not received much attention, and he would be sanguine indeed who predicted its early accomplishment. But the development of some system of feeling at a distance—"teletaction," we might call it— is not an impossible vision. Leaving out smell by hypothecating a bad cold, the question is, if you could see a person and hear his voice and touch him-all with the same illusion of reality that you get at the movies—would not all transportation companies be put out of business? Or would they?

WE ARE INVITED TO BOSTON

In the February issue of the Gregg News Letter, the editor relates a story about a visit to Boston and its outcome

HERE IS THE STORY

YOUR Editor and his Associate Editor took a voyage to Boston and there joined forces with Clyde Blanchard, Managing Editor of The Business Education World. Even this impressive collection of editors failed to impress Boston . . . but then, Boston is used to editors! This editorial hegira was caused by an invitation from Mr. Louis J. Fish, supervisor of Commercial Education for the City of Boston. Always looking for newer and better methods, Mr. Fish suggested that his teachers might like to meet us and talk short-

hand with us. They met us—three hundred strong and we had a rousing good shorthand powwow.

Your Editor found these reputedly ultraconservative Yankees more than receptive to new ideas. As a Yankee himself (you may remember that New England conscience of his that he occasionally brags about in these pages) he has always resented the imputation that the Yankee is unduly conservative. It must be remembered that the first commercial school in America to adopt Gregg Short-



hand was the Salem Commercial School of Salem, Massachusetts. The first high school in America to adopt Gregg Shorthand was in Providence, Rhode Island. That shows that we Yankees know a good thing when we see it! right: (1) Charles Zoubek, Associate Editor of *The News Letter*, making a verbatim report of the utterances of (2) Louis A. Leslie, Editor of *The News Letter*, who is teaching the demonstration class sponsored by (3) Louis J. Fish, Director of Commercial



The result of our visit is that two demonstration classes have been started, using the new methods suggested. One will be taught by Miss Belanger in the East Boston High School under the supervision of Miss Grady, the head of the department there, and the other will be taught by Miss O'Brien in the Girl's High School under the supervision of Miss Mabel Hastings, the head of the department there. If the Editor continues to give you excerpts from his diary you will hear more about these demonstration classes—we have high hopes for them.

On the preceding page you will find a picture taken at that Boston powwow. It shows, in the traditional order, from left to

Education for the City of Boston. The pupils in the demonstration class were supplied by (4) Teresa Regan, Assistant Professor in Teachers College of the City of Boston.

In the full picture, which will be published in The Business Education World for March, Mr. Blanchard may be seen examining the pupils' work. The B. E. W. will also publish a picture of part of the audience, so if you have any teacher-friends in Boston watch for them in that picture.

Mr. Blanchard is threatening to give in The Business Education World the lesson outlines your Editor has prepared, so watch the March issue of that Teachers' Home Companion, the B. E. W.

B. E. W. Transcription Club Topics for April and May

O new topic is discussed this month as we wish to give way to Mr. Leslie's series of shorthand lesson plans in which our readers will be tremendously interested. For April we have a very fine article on "How I Teach Transcription" by Miss Jane Church of the University of Toledo.

The subjects for discussion in April and May issues will be the consideration of the various plans for teaching transcription in use in the transcription classes of the country. The June issue we hope to devote to a consideration of all the points thus far discussed with which you agree—but particularly those points with which you disagree. So be sure to write up the things you've been planning to all year.

-HELEN REYNOLDS, Editor.

HOW I TEACH GREGG SHORTHAND

The timed daily teaching plans used by this brilliant teacher and talented shorthand writer and author start in this issue and will continue until the Manual is covered

· LOUIS A. LESLIE, C.S.R.

Editor, The Gregg News Letter New York, N. Y.

THIS method of teaching Gregg shorthand is based on the concept that the student should not be required to write any shorthand outline until he is thoroughly prepared to write it correctly. He should not be given an opportunity to make a mistake until he is so thoroughly prepared for correct writing that he has the least possible opportunity to make the mistake.

The method is based on fifteen years of experience with all kinds of shorthand classes. It makes little claim for originality. Most of the principles presented here were first used by Dr. Gregg in his own teaching many years ago. Many teachers are using this method in part. The author's work has been largely that of synthesizing Dr. Gregg's methods and the expedients of hundreds of successful teachers into one method, and then applying that method to the Anniversary Edition of Gregg Shorthand.

The care that has gone into the preparation of these lesson plans is evidenced by the fact that the author had an observer time his presentation of the material, the actual presentation time being indicated for each exercise in his teaching plan. It is not expected that this timing will hold for every presentation - differing circumstances will, naturally, produce slight variations in timing. The matter has been split into such small time units, though, that there is little room for appreciable variation. A drill that the author has given in 11/2 minutes might be rushed through in 11/4 minutes with an unusually good class or it might be stretched out to 2 minutes with a poorer class.

If, however, the author's directions are

carried out carefully, these will be the extreme variations. Should you not be able to "get it across" in the time indicated, there is something wrong. If you will write a complete description of just what you are doing, and the difficulties you are having, the author will be glad to make suggestions for speeding up your work without any let-down of the standards of achievement.

1. The Reading Approach

Although not absolutely essential for the successful use of this method of presentation, the reading approach is strongly recommended. We know that we should proceed from the simple to the complex. Surely, then, the ideal approach to the learning of shorthand is to learn to read the new, strange characters before attempting to write them. When the reading approach student begins writing, he will soon surpass those students who have been writing from the beginning of their work. The author recommends that writing begin at the completion of Chapter IV of the Shorthand Manual. These lesson plans are based on that practice—although he has had very successful results when writing is begun as late as Chapter VI.

The home-work assignment does not change with the reading approach, except that the student is instructed to read the columns of shorthand outlines in the Shorthand Manual and to read (with the assistance of the key as explained later) the connected matter in the supplementary reading books. Detailed suggestions about home work are given in Sections 7 and 12.

2. No Questions from the Pupils

From the beginning, the class should be given to understand that shorthand is a subject to be taken on faith, that the questions that occur to them will answer themselves as they proceed with their study of the subject. By gently discouraging questioning, it can be reduced to a minimum without any harmful effect on the pupils. Tell the pupils that if they have any questions for which they really wish answers, the teacher will be glad to discuss the questions outside of class time.

3. No Rules Are to Be Taught

When writing shorthand from actual dictation, a shorthand writer cannot analyze the words and apply rules for writing them. Therefore, our usual shorthand teaching method results in imposing upon writing skill a superstructure of rules that are of little or no value to the pupil. The learning of the rules and the development of writing skill take place side by side, but the one has little or no effect on the other. Therefore, we can profitably omit the learning of rules and spend the time so gained on the development of writing skill.

Do not misunderstand me. There is nothing pernicious or harmful in the mention of a principle, but time spent on teaching and "developing" the principles is very largely time wasted.

4. Tests Should Be Avoided

This method of teaching shorthand, with its stress, from the beginning, on skill development, does not lend itself to the old type of formal knowledge-testing program. In general, the only tests we recommend are dictated tests, to be graded only on the transcription. We do not recommend many of these during the first term, because each test gives the student an opportunity to make errors, and consequently to form bad habits.

If additional grades are desired for record purposes, it is suggested that the grades be given to the students on the basis of their performance in reading shorthand at sight. It should be easy to arrive at a satisfactory grading schedule based on the number of errors made in reading and the number of words read in a given time. If oral reading tests are impracticable because of pressure of time, the test may consist of the transcription of shorthand plates, such as those in *Gregg Speed Studies*. The brief forms may be used as test material for the purpose of obtaining grades. Before the students have begun to write, the brief forms may be placed on the blackboard and transcribed by the pupils. After writing has been begun, the brief forms may be dictated and transcribed by the students, both shorthand and longhand to be corrected and graded.

In any event, students should not be charged with errors unless a principle has been violated; that is to say, such minor variations as the insertion or omission of the circle in *cousin* or *moral*, for example, should not be considered as errors in shorthand theory.

5. Students' Writing Practice Should Be Almost Altogether Connected Matter

Although the word lists given in these lesson plans are ideally adapted to the quick presentation of the principles through class reading from the blackboard, they should not be assigned as written work. When written work is commenced, it should be assigned from Speed Studies, Graded Readings, and Fundamental Drills. During the presentation of the first six or eight chapters, most of the time in class should be spent on the blackboard presentation of new principles, only enough work being done from the supplementary reading books to be sure that the pupils are doing the assigned home work. As the student advances toward the end of the Shorthand Manual, more and more class time should be spent on dictation work.

6. Each Pupil Should Be Provided with a Key for Each Reading Book

The purpose of the use of such reading material as is found in *Speed Studies*, *Graded Readings*, and *Fundamental Drills* is to give the student the maximum number of shorthand-outline associations in different con-

texts. Therefore, this material should be practiced extensively rather than intensively. The student derives more benefit from practicing ten pages twice than from practicing five pages four times; therefore the desirability of giving the student a key. When the student reads graded material of this sort in shorthand without a key, he necessarily wastes a good deal of time deciphering outlines that present some difficulty to him. By providing a key and encouraging him to use it, you enable him to cover more ground, because reference to the key instantly gives him the meaning of the doubtful outline.

It is, of course, necessary for the teacher to check the class to be sure that the student is using the key only as a guide. This may easily be determined by having different students read from the shorthand. A stumbling, hesitating performance shows that the student either did no practice at all or perhaps simply read through the key once, hoping to remember the material.

The assignment for this type of work should be, "Read once or twice with the aid of the key. Copy twice from the shorthand (this is after pupils have begun to write), and then read the printed shorthand plate once more." It may be necessary at the beginning of the course for the student to read the material more often than is suggested in the above assignment. The teacher will soon be able to determine if this is so.

7. Presentation of Principles

The success of this method of teaching depends largely on the first presentation of each principle. Therefore, that presentation will now be outlined rather carefully.

In each class session, with no preliminary statement of the principle to be presented or, at the most, with only a brief reference to the principle, present the list of words given in the particular lesson plan. These word lists have been carefully selected and tested experimentally to bring out the principles involved, with no explanation on the part of the teacher.

In presenting the material in the first few chapters, it is generally well to have the students spell out each word in concert as

you write it on the blackboard. With a very good class this spelling out is not necessary after the first day or two; the students should be able to read the words at sight.

The presentation of the principle will go about like this:

- a. Place the outlines on the board one by one, having the students read each one in concert before you write the next.
- b. After you finish writing each line, have the class read again in concert *all* the outlines you have placed on the board.
- c. Have individuals read the words from the blackboard.
- d. After the pupils have reached the point where they have begun to write, dictate the words from the blackboard, walking around to watch the students' outlines as you do so. Dictate the words slowly, instructing the students to write each outline as many times as possible before you dictate the next word.
- e. Have the class in concert (or individual students) again read the outlines from the blackboard, this time in different order, as you point to the outline.

This process sounds a little cumbersome, but when it is handled vigorously, a surprising amount of material can be covered, as you will see by the timed lesson plans that follow. You should be able to cover ten to twenty different words in five to ten minutes. This will be a long enough word list for almost any principle in Gregg Shorthand—longer than will be needed for most principles.

Preceding each paragraph in these lesson plans will be found a reference to the paragraph in the Shorthand Manual (when there is a corresponding paragraph) and also an indication of the time required by the author for its complete presentation. The times shown are stop-watch readings made by a careful observer as the author taught from these lesson plans. The author does not intend to say that this is the exact time required, but it is clear that, if appreciably more time is used, time must be wasted somewhere, and if much less time is used, the ground is not being covered with sufficient thoroughness.

To keep within the times shown, the teacher must use none of the time for ex-

planations. Remember that, if you waste only 4 minutes in each high school period, you have wasted 10 per cent of the class time—you have wasted a total of 20 periods, or 4 school weeks, out of a 200-period, 40-week school year! That is why the author has left those fractional minutes as shown by the stop-watch record—a half minute here and a half minute there count up to an appreciable amount of time in a school year.

The home-work assignments are from the Manual and the supplementary reading books. The students should have blanket instructions not to attempt to learn the rules. Therefore, when you assign Manual paragraphs for practice, it is with the understanding that they will ignore the printed statement of the rule and will simply practice the classified groups or words.

The assignment will be: "Cover up the printed words and try to read from the shorthand. If you have difficulty look at the type key, but keep on practicing until you can read the entire column easily without referring to the print."

After the students have commenced to write, the assignment will be: "Write each word twice in your notebook. After completing the entire assignment, go back and write each word once more."

When the students come in the next day, after having done this home work, you may at the same time test the student and review the principles by having the students cover up the printed column of words and read the words to you from the shorthand column. This practice affords an opportunity to give grades for the school work; it is also the best kind of review.

The home-work assignment from Speed Studies, Graded Readings, and Fundamental Drills will be:

"Read the shorthand plates with the help of the type key. Don't waste time puzzling over outlines—look in the key immediately. Reread the shorthand plates until you can read from the shorthand accurately and easily. You should not have to read the shorthand more than two or three times." After the pupils have begun to write, in ad-

dition to the above assignment, they should be required to make two shorthand copies.

Only enough of this material should be reread in class to be sure the pupils have been doing the required home work. Prompt the pupil if he hesitates more than a second or two—don't waste time while he struggles with an outline.

After a blackboard presentation of important new principles or brief forms has been made, leave the list of words on the blackboard and have the class read for five or ten minutes from one of the reading books. Then spend another minute or two (no more) rereading in concert the shorthand forms on the blackboard. This greatly intensifies the original impression.

In these lesson plans the author gives the actual reading times of his last experimental class for the material which he had read in class.

8. Graded Readings or Fundamental Drills or Both?

Under ideal teaching conditions we should have both Graded Readings and Fundamental Drills in addition to Speed Studies. Fundamental Drills provides graded material that may be assigned for practice after the completion of almost any given theory principle. In other words, it is graded almost paragraph by paragraph with the Gregg Shorthand Manual. Graded Readings can be assigned for practice only after the completion of each chapter in the Gregg Shorthand Manual. This book is sometimes more attractive to students because the material is perhaps intrinsically more interesting, and also because of the many illustrations in it. On the other hand, the material is a little more difficult. Therefore, the ideal arrangement is to have both books, with the keys, in the students' hands.

If, because of financial reasons, only one book in addition to *Speed Studies* can be supplied to the students, then the choice of book will depend principally on the teacher's preference, as the advantages and disadvantages of the use of one of the two books about balance. Now that *Graded Readings* and *Speed Studies* combined are

available in the inexpensive one-volume edition, it should be possible to supply the student with *Fundamental Drills* also.

9. Brief Forms

Brief forms are always tested, and usually drilled, but almost never taughi. Much time and grief will be saved if these brief forms are taught effectively when they are first encountered. There is little or no use in assigning them for home practice. They must be taught. I have found that the most effective method of teaching them is that described in paragraphs a, b, c, d, and e of Section 7 above. Put the brief forms on the blackboard one at a time, telling the students the meaning of each form as it is placed on the blackboard. Then have them read back for you as you point out the forms, stopping to review all the forms already placed on the blackboard each time a new form is written. A vigorous drill of this sort will teach the entire eighteen brief forms found in each of the first eighteen units in approximately ten minutes. Pick these up with a review once or twice in the following week.

A number of review methods are more effective than simply repeating the same material. For example, the words may be presented again under the guise of a derivative drill. (See the lesson plan for Chapter VI.) Another effective plan, although it cannot be applied to all the brief forms, is to review them under the heading of a phrase drill. If, for instance, we had the word receive yesterday for the first time, we review it today by giving the students the phrases I receive, I received, he receives, he received, I have received, I will receive, etc.

10. Pupil Activity

The pupil should be either reading or writing every minute he is in the classroom. At no time should he be called upon to give explanations of outlines. On those rare occasions when any explanation seems necessary, it should be given by the teacher briefly and quickly. In any 40-minute period, one or two minutes should be the maximum amount of time spent on explanations.

II. Texts

The lesson plans that follow are based on the use of, *The Gregg Shorthand Manual; Gregg Speed Studies*, and *Graded Readings*, combined edition, (and key for each pupil); *Fundamental Drills* (and key for each pupil).

Although the fullest benefits will result only from the use of all this material, it is possible to obtain satisfactory results without the use of the last named book.

These two complete books are now available bound in one volume (list price, \$1.50), representing a saving of 45 cents over the price of the two separate volumes.

12. Home-Work Assignments

Because it is difficult to be sure just how far the teacher will get at the end of a given period, the author has not attempted to make definite home-work assignments at stated periods. He has given the time that he requires to present each paragraph. Each time that enough Manual paragraphs have been presented to permit of the introduction of another exercise from Fundamental Drills, he has indicated it in its proper place in the outline, together with a note of all the Manual paragraphs covered up to that point and the assignment in Graded Readings and Speed Studies. This method of indicating the home work enables the teacher to know at any given point in the lesson plans the maximum of home work that may be assigned.

13. Reviews

Each period should contain some review of work covered in previous periods. The author recommends that the teacher seldom spend more than two or three minutes on this review and almost never more than five minutes. Most of the time used for review should be spent reviewing the brief forms—the alphabet and the principles will take care of themselves because of the automatic and unavoidable review on them that results from the presentation of new material. It is difficult for the author to prescribe the review drills because they should come at the beginning of a period, and he cannot tell at what point in the outline you will be

beginning a new period. He has, therefore, indicated a few specimen review drills, with the time allotted to them, and he leaves the rest to the teacher's discretion.

14. Use of the Blackboard

The best results will be had by presenting the material given in these lesson plans on the blackboard. If, for some reason, the use of the blackboard is out of the question, it is still possible to use the method described here. Take the outlines in the order in which they are given in the Shorthand Manual.

Have the students cover up the type in the Shorthand Manual and read from the word lists, instead of reading from the teacher's blackboard notes. Good results will be obtained. Every effort should be made to secure the use of the blackboard, however, as the results will be much more satisfactory.

In some of the early lesson plans the author has given a verbatim report of his own teaching. In these reports, indicated by italics, the author is talking direct to your pupils. Where there are no italics used, the author is talking to you, as the teacher.

Lesson Plan for Chapter I

UNITS 1 AND 2

I. 2 Minutes

The following presentation will provide a helpful "break-up" of the matter in Chapter I. The memory aids will give the learner something he can use to associate the new shorthand characters and the longhand with which he is already so familiar. After making the brief explanation about writing by sound, the first day, then, will go something like this:

2. 3 Minutes

R and l are taken from the ordinary longhand forms:

no l

A in shorthand is the same as the a in longhand, except that we do not need the connecting stroke:

apr 0

H is expressed by a dot written above the vowe!.

Spell these words as I write them on the blackboard, then pronounce each word—all together:

ocè e ce è e

Ray, air, hair, rare, lay, ail, hail, rail.

Have the pupils reread all outlines after the presentation of each group of two or three new outlines. This gives plenty of review.

3. 3 Minutes

The shorthand characters for n and m may be remembered easily if you will simply underscore the printed character:

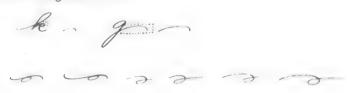


0000000

Ray, rain, lay, lain, lame, ail, nail.

4. 3 Minutes

K and g come from the longhand letters:



Ache, make, cake, rake, lake, cane, came, gain, game.

5. 10 Minutes

T and d are written

E, as in longhand, is a smaller circle than a, but it is written without the connecting strokes: " o



- (a) Ail, hail, rail, nail, tail, dale.
- (b) Eel, heel, kneel, meal.
- (c) Ray, rain, train, drain, rate, raid, read.
- (d) Lay, lain, lean, clean, lame, claim, late, lead, laid, lady.
- (e) Cane, game, aim, make, may, main, made, aid, day, tea, deed.
- (f) Meet, me, knee, mean, heat.

6. 5 Minutes

The large circle not only represents the sound of a as in mate, but also the a as in hat. At the end of words, ing is written with a dot.



- (4) Hat, adding, ham, cat, cattle, mat, mad, man.
- (b) Hack, tack, rack, lacking.

7. I Minute

The large circle also represents the sound of a as in dark.



Dark, marking, lark, calm.

8. 2 Minutes

The small circle not only represents the sound of e as in meet, but also the short sound of i as in hit.



Hit, drilling, limit, kick, middle, trick.

9. 2 Minutes

The small circle also represents the sound of e as in get.



Getting, ticket, merry, linen, headache, metal, wreck.

10. Manual Paragraphs 2 and 23. 7 Minutes

Here explain to the class briefly the material given in Manual Paragraph 23, and then present Paragraph 2 in accordance with the method explained elsewhere for presenting all brief forms.



Can, go-good, are-our-hour, will-well, in-not, am-more, it-at, would, a-an, the, their-there, I, he.

11. Manual Paragraph 4

Many simple words may be joined, and you should become used to making shorthand phrases right from the beginning. With the brief forms you have just learned you can write these phrases:



I can, I cannot, he can, he cannot, I can go, he can go, I will, I will not, he will, he will not, I am, it will, there will, in the, in it, in our.

12. Manual Paragraph 22. 21/2 Minutes

The curve for th may be used in building words:

Thin, thick, theme, teeth, thrilling, thread.

13. Home-Work Assignment

Manual Paragraphs 2, 5, 11, 12, 14, 15, 17, 19, 20, 21, 22, and 28. Cover up the type word and read the shorthand outline. If you have any trouble reading the shorthand, look at the word in type. Continue reading in this way until you are able to read the column up and down easily without having to look at the type word.

Fundamental Drills, Exercises 1 and 2. Read the shorthand in these exercises, using the printed key, which you have, if you have any hesitation about the meaning of any shorthand character. Continue to read with the aid of the key until you are able read the page easily and correctly without using the key. You will find the shorthand punctuation marks in Paragraph 5 in your Shorthand Manual.

UNIT 3

14. Manual Paragraph 26. 4 Minutes

By blending d and t into one long stroke, the syllables ted, ded, det are expressed.



Add, added, heed, heeded, need, needed, treat, treated, limit, limited, hate, hated, rate, rated, detail, today.

15. Manual Paragraph 27. 51/2 Minutes

The combinations m-n, m-m are expressed by joining the letters into one long stroke:



Many-money, meant, mend, mended, mental, month, minute, memory, climinate.

16. Manual Paragraphs 23 and 24. 15 Minutes

These brief forms have been rearranged to separate the ones containing alphabetic characters which have not yet been taught. Occasionally, a brief form is repeated in order to give the student the benefit of the association. The form for the is repeated, for example, before teaching that and they. It is recommended that no attempt be made here to teach the new alphabetic characters, although there is no reason why the students should not be told what they stand for.



The, they, that, great, with, without, Mr.-market, than-then, them, of, be-by-but, is-his, to-too-two, and-end, you-your, was, Yours truly, Dear Sir:-desire.

17. Home-Work Assignment

Fundamental Drills, Exercises 3, 4.

18. Manual Paragraph 29. 10 Minutes



Did-date, other, all, were, where-aware, my, when, any, could, what, truth, time, into, come, like, little, those, country.

19. 8 Minutes

Some additional phrases may be made with these additional brief forms:



To the, to this, to that, to those, to them, to you, in the, in this, in that, in those, in them, into the, into this, into that, into those, into them, in those, by those, with those, of those, it was, what was, where was, when was, and was, and I am, and I will, and I will be, I could, I could not, I could be, he could, he could not, he could be, you could, you could be, I come, I came, you come, you came.

20. Home-Work Assignment

Manual Paragraphs 23, 24, 26, 27, 29, 31; Fundamental Drills, Exercise 5; Graded Readings, Chapter I: Speed Studies to be used as material for reading tests if desired; otherwise, it may be assigned for reading practice. Impress students with the importance of using the keys to save time.

21. Reading Times

As explained in the Preface to these lesson plans, it is neither necessary nor desirable that all the home-work reading assignments be read aloud in class. It is, however, essential that they be read for the first few chapters in order to impress on the student the necessity of thorough home preparation. The reading of the home-work assignment for Chapter I in Fundamental Drills, Graded Readings, and

Speed Studies should be distributed through the presentation of the theory for Chapter II so that the students may not be given too heavy a dose of theory at a time. To facilitate reference to these lesson plans, the author has collected the reading times as actually observed in his classes and placed all the reading times for the material on each chapter at the end of that chapter instead of distributing them through the theory work on the next chapter as is actually done in his teaching practice. Remember that these are actual reading times of unselected pupils in the author's classes, and therefore the rates vary considerably.

	FUNDAMENTAL DRILLS	S
Excreise	Words	Minutes
1	124	2
2	170	8
2 3 4 5	307	14
-1	234	9
5	377	23
	GRADED READINGS	
Exercise	Words	Minutes
1	132	2
2	63	11/4
3	64	11/4
4 5	24	1/2
5	23	1/2
6	43	3/4
7	142	13/4
8	36	3/4
9	48	1
10	39	1/2
11	144	2
12	30	11/4
13	43	1/2
1.4	27	1/2

The shorthand characters in these Lesson Plans are written by Charles Zoubek.

OUR COVER VIEW

The photograph on the cover shows the bow of the Western Union cable ship "Cyrus Field," used in trans-Atlantic cable laying and repairing. These operations require a large, specially constructed ship, many expert engineers, and entail tremendous expense. Note the special arrangment for handling the cable. A grapnel line is dropped after the ship has found the location of the break in the cable. The bottom of the ocean is then dragged until the cable is picked up. A man on deck sits on the line so that he may feel when it comes in contact with the cable.

THE MARCH ESSAY CONTEST

THE April number of THE BUSINESS EDU-CATION WORLD will carry an article entitled "Whither Business Education?" written by Dr. Edwin A. Lee, Superintendent of Schools, San Francisco. Dr. Lee is a nationally known specialist in the field of vocational education and he has written this timely and challenging article in the endeavor to arouse commercial educators to face the fact that certain phases of commercial education are slipping into other hands.

If commercial education is to remain a well-defined, unified profession, we must take immediate steps to eliminate our weaknesses. We must not only answer the question "Whither Business Education?" to our own satisfaction, but, what is more important to the satisfaction of superintendents of schools, professors of education, principals, parents, and the general public.

Dr. Lee will say in his article that one answer to the question, "Whither Business Education?" is this:

"Increasingly, business educators must accept the philosophy and the challenge of vocational education. What does this mean? In simple terms it means classes taught only by those who are thoroughly qualified. Industrial teachers must, first of all, be masters of the trades they teach. They must possess, roughly seven years of successful experience -four years as apprentices and three years as master craftsmen. The average experience of trades teachers in California, for example, is more than twelve years. The same is true of teachers of agriculture. Successful farm experience is a prerequisite to professional training as an 'ag' teacher. Business education will have to approximate such experience in its teaching staff." [The italics are ours.

Dr. Lee's answer is either right or it is wrong. If it is right, we should lose no time in taking whatever steps are necessary to become thoroughly qualified as commercial teachers. If we do not, we are in immi-

nent danger of having those who are thoroughly qualified take over our work.

THE BUSINESS EDUCATION WORLD considers its objective less than half accomplished when it publishes such articles as this one by Dr. Lee and the one in this issue by Dr. Brewer. Unless these articles result in individual thinking and action leading to professional improvement, they might as well have not been published. What are YOU doing about these messages we bring you?

In an endeavor to find out, we are announcing an essay contest open to anyone interested in the improvement of commercial education except employees of the Gregg Publishing Company. We wish you to discuss in an essay of from 1,000 to 2,000 words Dr. Lee's statement quoted above. Tell why you agree or disagree with his statement and give specific instances to substantiate your statement. If you have a practical plan, describe it in your essay.

If you have had business experience, tell how that experience has benefited you in the classroom. Three cash prizes will be awarded: one of \$25 and two of \$10 each. The rules are simple:

- 1. The word length, which should not exceed 2,000 words, should be stated in the upper right-hand corner of the first page of the essay.
- 2. Also place your name, home address, school, school address, and your professional title in the upper left-hand corner of the same page. If you are not connected with a school, your name and home address will be sufficient.
- 3. Type on one side of the paper only, using double space and generous margins.
- 4. The last page must carry a statement to this effect: "This essay is original," followed by your signature.
- 5. All essays submitted become the property of The Business Education World, as a condition for their acceptance in this contest.

6. The essays will be judged on the following basis:

Thought Content	70%
Writing Style	20%
Neatness	10%
Total	100%

7. The contest closes April 1, 1935. No essays bearing a postmark later than this date will be accepted.

8. Mail essays flat to Essay Contest Editor,

The Business Education World, 270 Madison Avenue, New York, New York.

The judges of the contest will be Dr. William R. Odell, Teachers College, Columbia University; Alexander S. Massell, Principal, School of Business and Arts, New York City; and Clyde I. Blanchard, Managing Editor, The Business Education World. Their decisions will be final.

Announcement of the winners will appear in the May issue, and the winning papers will be published in the June and subsequent issues of The Business Education World.

New Officers of N. C. T. F. Departments

(For complete list see February issue, page 462)



MARY A. DODD Secretarial



W. S. BARINHART Public Schools



T. E. MUSSELMAN Private Schools



ELEANOR SKIMIN Year Book Editor



W. E. KARRENBROCK Accounting



C. I. LAMOREAUX Machine Shorthand



HAROLD G. SHIELDS Social-Economic



R. F. WEBB College Instructors

TEACHING OF OFFICE MACHINES

Machines constitute an increasingly important factor in our commercial life: herein Mr. Chaim discusses the problems involved in teaching students how to use them

. HENRY I. CHAIM

Head of the Department of Business, High School of Commerce, San Francisco

E hear a great deal about the machine age and how machinery is gradually taking the place of man power. The machine age has arrived in business. When I say arrived, I mean that it has become a necessary part of practically all types of business. When business machines, other than the typewriter and the simple adding machines, were invented, only large mercantile and financial institutions used them. Now, practically all types of businesses, no matter how small, can have a machine built and set up to meet their particular needs.

It is unquestionably the duty of the public school to prepare its students, as far as it can do so, to meet the demands of business. A knowledge of modern business machinery is one of those demands. Many schools are now being equipped with various types of machines, and the pupils are being taught their use in modern business. Up to the present time many pupils have been forced to learn to operate business machines on the job, which, while it must be done when necessary, is not the best method to follow.

1

We have in our schools today, generally speaking, two types of students. One, the type of student who is inclined to specialize. The other is the type of student who will eventually enter some sort of general office work where he will need general, rather than specialized knowledge. It is necessary for the school to handle both types of students. This necessitates the development of two types of office training courses: one in which a student will be given a general

knowledge of all machines; the other, one which will give an intensive knowledge of some special machine so that the student will have an opportunity to work as a specialist. Great care must be taken by the teachers in choosing individual students for these courses. Much time will be wasted unless the student is given a certain amount of counseling and told what type of course he is best fitted for.

2

There are a great many office machines which may be taught in the high school; obviously, it is impossible to teach all kinds. The best we can hope for is that certain representative types will be taught and that these will serve as examples of what the graduate may find when entering a business position. In handling a department of this sort it would seem better to equip the school with a considerable variety of machines than to specialize on any one type of machine. The amount of equipment any school may have depends upon financial conditions, and the willingness of the authorities to have such a department.

The first type of machine which we will discuss is the calculating machine. The calculating machine is a machine upon which the fundamental processes of arithmetic can be performed. This machine naturally does its work more efficiently and more accurately than can a person using pencil and paper. In fact, the machine insures correctness, provided the operator places the problem in the machine after the proper method. The machine makes no mistakes. All errors are charged to the operator. All students

should have a working knowledge of this machine. Students who combine speed and accuracy to a high degree have a fairly large field in which to get a position.

Calculating machines may be divided into two main classes: the key-driven machine and the machine of the lever type. The lever type of machine may be divided into two types: one type gives the answer to the operator on a dial and the operator copies it down



HENRY I. CHAIM

and destroys the calculation; the other type prints the figures on a paper roll and, at the completion of the operation, the operator has the final result, including all figures involved, as well as a printed record of the entire operation.

I will not attempt to discuss the merits or demerits of these machines. Both types have their good points and both types are found in business offices; therefore both must be studied.

3

The secret in the teaching of calculating machines, as with other business subjects, is to adhere as closely as possible to business practice. The teacher should resist the temptation to make his students do long, compli-

cated problems. Calculations in business offices are for the most part comparatively simple, and accuracy and speed are the real tests, rather than ability to perform intricate calculations. That ability is like high speed in motor cars. The car has the speed but the driver never has an opportunity to use it. Drill, which, of course, is the bane of teaching, is the essence of a course in machine calculation. All these machines may be taught in the same room, the students alternating so that by the end of the semester they will have used the different kinds. A survey of the business opportunities in this field should be on file so that too many pupils will not be given vocational courses in a subject if opportunities for employment are not present. While it may be said that the training is valuable to all business workers, still it is necessary to think of its relative value to other subjects in the curriculum.

4

The second type of office machine which we will take up is the bookkeeping machine. These machines have become important in many offices, and in the larger places of business they have become almost indispensable. Manual bookkeeping has not been entirely displaced, however, and one who expects to rise in the accounting department of any business institution should know the fundamental principles of accounting.

Generally a firm buys a machine which especially fits its accounting needs, has it set up for that purpose, and expects the operator to know how to operate the machine, with speed and accuracy.

Generally speaking, bookkeeping machines are of two types: (1) The machine which accumulates and manipulates numbers only. (2) The machine which accumulates totals, and columns, and at the same time has a typewriter keyboard, enabling the operator to type the name of the article. Both types have their place in the business world.

To teach these machines, a practice set should be placed in the hands of the pupil after he has learned the operation of the machine. In a school where there are several types of machines, the student completes his work on one model and then goes to another model. If possible a different practice set should be used for each machine. The various machines may be set up for banking, billing, and ledger posting; in fact, for as many types of bookkeeping operations as are used in the modern business office.

5

There are three objectives for the course in bookkeeping machine operation. First, to teach the use of the machine and its operation. This does not mean a mechanical understanding, because it is a great deal cheaper to have machines serviced than to have the operator try to make repairs and adjustments. But each working part of the machine should be understood.

Second, to teach the manipulation of the machine. In this part of the course, the student should be taught how the machine performs the fundamental operations of addition, subtraction, multiplication, and division; how to use the totalizer, and how balances are carried, and losses or gains handled.

In the third part of the course, provision should be made for the application of the machine to office practice; in other words, if you are billing for a department store, teach each machine in all its phases.

The next type of office machine to be studied is the voice reproducing machine.

There are several types of these voice reproduction machines but familiarity with one will make the operator familiar with all. The mechanical operation of the machine requires little or no knowledge. The big job is the listening process and the transcription of this material to the typewriter. This requires considerable time and practice.

٨

Another type of office appliances to which much attention must be given is that of the various duplicating machines. The cutting of stencils, the making of carbons, the use of duplicating ribbons and duplicating inks are easily explained. The big job is to get the student to turn out a neat, clean, and efficient job. In business, duplicating machines are used for advertising purposes, for form letters and bulletins. When this kind of work is sent out it becomes the sender's representa-

tive and speaks for him. Poor English, misspelled words, and unintelligible copy hurt a great deal. Duplicating work should, therefore, be very carefully supervised. Again, there is a question of waste. Unless the student has been properly trained he is prone to do the job in a somewhat inefficient way and hundreds of sheets of valuable paper will be wasted. The modern business man might well look at the waste basket, for many times it contains a considerable percentage of his profits.

7

In addition to the machines discussed specifically, there are a great many miscellaneous appliances which are simple in operation, yet the student should have a working knowledge of them. Such appliances are the check protector, stapling appliances of all sorts, cutting machines, accounting machines, and dating stamps. The small type of portable files also should be studied. Students also should be taught how to fill a stapling machine and to change a ribbon on a typewriter because the problem is so obvious it is often neglected.

The big problem in the organization of an office machine department is the expense. A complete equipment costs a great deal of money and it is almost impossible to give a complete set up of machines. However, it is possible to have representative types of machines. Each machine has, of course, certain features not to be found in others, but the principles involved in billing, bookkeeping, calculating, and reproducing have a considerable amount of carry over.

There should, in my opinion, be three prerequisites to such a course: (1) Ability to type accurately and with some degree of speed. (2) A knowledge of the underlying principles of bookkeeping. This naturally will assist in the understanding of the bookkeeping and billing machines. (3) A knowledge of arithmetic, which should consist of the ability to manipulate the fundamental operations and an understanding of the basic arithmetical problems of business, such as discount, interest, time cards, and like operations.

SUPPLEMENTARY MATERIALS

Teachers vitalize their classroom activities and amplify and enrich the textual information by collecting current material in the form of descriptive bulletins, maps, pictures, exhibits, posters, and other tangible aids. The following source list has been prepared to help teachers in obtaining these supplementary materials. The first installment was published in the October number.

• Compiled by S. JOSEPH DE BRUM

Instructor in Commerce, Sequoia Union High School, Redwood City, California

Trade Information Builetins

455. "Portugal: Resources, Economic Conditions, Trade, and Finance." 37 pp., illus. (10¢.)

472. "Business Practice in Greece." Covers communication facilities, advertising media, packing requirements, and commercial laws in operation in Greece. 1927. 16 pp. (10¢.)

473. "Hawaii: Its Resources and Trade." 1927.

22 pp., illus. (10¢.)

541. "Iceland: Brief Economic Survey." Brief account of the agricultural activities, fishing industry, communications, banking facilities, and foreign trade

of Iceland. 1928. 17 pp., illus. (10¢.)

575. "Retailer and Consumer in New England." Study of the number and kinds of retail stores in New England and their selling methods; the growth of chain stores; the buying habits of consumers in this part of the country; and the peculiarities of the foreign-born in making purchases. 1928. 74 pp. (10¢.)

653, "Big Five in Japanese Banking." Discussion of the activities of the five great banks of Japan.

1929. 30 pp. (10¢.)

673. "Currency System of Japan." Discussion of the development of the currency system of Japan, showing the various standards tried, the effect of the adoption of the gold standard, the paper currency in present use, with the text of bank-note regulations. A bibliography is included. 1930. 35 pp. (10¢.)

681. "Finland: Economic Review." Deals with the natural resources, agricultural development, fisheries, cooperative society activities, leading industries, labor and living conditions, transportation and communications facilities, foreign trade, currency, and finance of Finland. 1930. 49 pp., map. (10¢.)

697. "Chain-Store Developments in Great Britain." Study of the development of the chain-store system in Great Britain, the methods of management, and the effect of the system on the manufacturer, wholesaler, and jobber. 1930. 16 pp. (10¢.)

771. "Broadcast Advertising in Latin America." 1931. 32 pp. (10¢.)

778. "Merchandising Problems of Radio Retailers in 1930." 1931. 25 pp. (10¢.)

783. "Commercial and Industrial Development of Venezuela." 1931. 57 pp. (5¢.)

787. "Broadcast Advertising in Europe." 1932. 23 pp. (10¢.)

790. "Current Trends in Foreign Tariffs and Commercial Policy." 1932. 23 pp. (10¢.)

791. "Summary of United States Trade with the World, 1931." 1932. 25 pp. (10¢.)

798. "Forest Resources and Lumber Industry of Soviet Russia." 1932. 11 pp. (5¢.)

799. "Broadcast Advertising in Asia, Africa. Australia, and Oceania." 1932. 19 pp. (5¢.)

803. "Balance of International Payments of United States in 1931." 1932. 87 pp. (10¢.)

808. "Foreign Trade of United States in Calen.lar Year 1931." 1932. 106 pp., 44 illus. (10¢.)

814. "The Balance of International Payments of the United States in 1932." 82 pp. (10¢.)

"Charts of World Production, Imports and Exports and Exports of Major Minerals of Industry, 1929." (5¢.)

Industries

(See also list in issues of November, 1934 and January, 1935)

Chocolate. "The Story of Chocolate and Cocoa," a compact booklet descriptive of the industry; contains many colored illustrations. "Chocolate and Cocoa," a 48-by-37 educational wall chart on the manufacture of chocolate and cocoa; contains a large colored map showing sources of cacao and twelve colored illustrations showing the processes in chocolate and cocoa making. These are fine adjuncts to visual classroom instruction. Write to Educational Department, Chocolate Sales Corporation, 19 East Chocolate Avenue, Hershey, Pa.

Cork and Linoleum. "The Story of Cork," and "The Story of Linoleum." Each of these booklets presents in condensed form, with several pictures, interesting information on the industry. A cork educational exhibit will be furnished to schools for \$2. This is arranged in a 2½- by 12- by 24-inch case. which is divided into compartments containing samples of cork in its natural state and in the forms in which it is used. This exhibit was prepared at considerable cost, and for this reason it is necessary to place a nominal charge on it to help defray this expense. A linoleum educational exhibit is available to schools for \$1. This kit contains samples of seventeen different materials. Write to Advertising Department, Armstrong Cork and Insulation Company, Lancaster, Pa.

Marble Industry. "Miracles in Marble," a story of modern methods applied to the marble industry; contains over 22 illustrations. The Vermont Marble

Company, Proctor, Vermont.

Thread Industry. "The Story of Cotton Thread," a booklet prepared particularly for schools. Among the topics discussed are: "Early Methods of Making Cotton Yarn," "Influence of the Industrial Revolution," and "History of the Cotton Thread Industry." Ask also for information concerning exhibits which may be purchased. Educational Bureau, The Spool Cotton Company, 350 Fifth Ave., New York, N. Y.

Transportation. "Fundamentals of Transportation Problem," a 63-page booklet including such topics as "Public's Vital Interest in Transportation," "Waterways," "Panama Canal Experience," "Development of Steam Railroad," and many others. This shows the evolution of the locomotive by giving illustrations of trains from 1829 to 1927. A rather complete treatise on the broad topic of transportation. Social-Engineering Fund, Beggs Building, Columbus, Ohio.

(See also list in issue for December, 1934)

Business Geography

Hawaii.

1. "Nearby Hawaii," 25 pages descriptive of the Islands. Contains map showing position of the Islands.

2. "Hawaii National Park," general information of this national park. Includes 7 illustrations and one map.

3. Large map of Honolulu and the Island of Oahu.

4. "The Story of Hawaii," 32-page colored brochure. Contains colored cartographs (product maps), 11½-by-15, of Oahu, Kauai, Maui, and Hawaii. This beautiful 9-by-12 booklet contains many photographs, and the general information concerning the various islands is written in an interestingly informal style. Price, 10 cents in stamps partially to cover costs.

5. "Tourfax," a pocket encyclopedia of the Hawaiian Islands. Write to Hawaii Tourist Bureau, 215 Market Street, San Francisco, Calif.

Great Britain and Ireland. (This is a revision of the reference in the December issue.) "The British

Isles" (80 pages, illustrated), "Pocket Calendar of Events in Great Britain and Ireland for 1935" (48 pages), "London" (64 pages, illustrated), and posters. Write to the Travel and Industrial Development Association of Great Britain and Ireland, British Empire Building, 620 Fifth Avenue, New York, N. Y. Manchuria.

1. "Manchoukuo," a 160-page handbook giving information regarding the general conditions and activities of Manchoukuo. Filled with many pictures, maps, charts, and statistical tables. Covers such topics as Finance, Industry, Trade, Geography, Communication, Labor and Education.

2. Large posters.

3. Folder showing the progress of Manchuria.

4. "Fourth Report on Progress in Manchuria to 1934." A 290-page book containing information in detail of the history, geography, government, manufacturing, and agriculture of Manchoukuo. Contains many photographs and charts, and includes a 21½-by-22½ colored map. A valuable book (paper bound).

Write Mr. C. Nagakura, South Manchurian Railway Company, 60 East 42d Street, New York, N. Y.

South and Central America. Write Division of Intellectual Cooperation, the Pan American Union, Washington, D.C. The Pan American Union publishes illustrated booklets at 5 cents each on each of the subjects under the following headings (postage stamps will not be accepted in payment of orders in excess of 10 cents):

American Nation Series: Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Cuba, Dominican Republic, Ecuador, El Salvador, Guatemala, Haiti, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Uruguay, Venezuela, and Puerto Rico.

American City Series: Asunción, Barranquilla, Bogotá, Buenos Aires, Caracas, Guayaquil, Havana, La Paz, Lima, Valparaiso, México, Montevideo, Panama, Quito, Rio de Janeiro, Rosario, Santiago (Chile), Santiago (Cuba), Santo Domingo, Sao Paulo.

Commodities: Stories of Alpacas; Asphalt; Bananas; Cattle; Chicle; Chocolate; Coal; Cocoa; Cocoanuts; Coffee; Copper; Iron; Nitrate Fields; Oils, Fats, and Waxes; Peanuts; Pearls; Quebracho; Quinine; Rubber; Sugar; Tagua; Tanning Materials; Tin; Wool; and Yerba Mate. The Union also publishes the following:

1. "Seeing South America." A brief work that tells about travel routes, expenses, cities, climate, wonders of the great southern continent. 224 pages, 70 illustrations; price, 25 cents.

2. "Seeing the Latin Republics of North America." Presents condensed facts about travel in Cuba, Mexico, El Salvador, Nicaragua, Costa Rica, Haiti, Panama, Honduras, Guatemala, Dominican Republic. 185 pages, 73 illustrations; price, 25 cents.

3. "Ports and Harbors of South America." Describes and illustrates the leading ports of Argentina, Brazil, Chile, Colombia, Ecuador, Panama, Peru, Uruguay, Venezuela. 200 pages, 100 illustrations; price, 25 cents. A booklet, "Mineral Wealth of Peru," will be sent free. Ask also for free outline for incidental study of Latin-American history.

BOOKS WORTH READING

The month's literary offerings include discussions of varied interest, in which careers occupy a most important spot

• Reviewed by JESSIE GRAHAM, Ph.D.

Alexander Hamilton High School, Los Angeles, California

The Personal Secretary, by Frederick G. Nichols, (with the aid of Sally Wile Wissman), Harvard Studies in Education, Volume 23, Harvard University Press, Cambridge, Massachusetts, 1934, 105 pp., \$2.00.

A clarification of the meaning of the term "secretary" is in the interest of schools and colleges in which secretarial training is offered and also to the advantage of the hundreds of thousands of students who are enrolled or who are planning to enroll in courses preparing them for this popular field of work. Definite information as to the differentiating duties and essential personal traits of private secretaries is a prerequisite to an efficient training program. This monograph, prepared by Professor Frederick G. Nichols from data secured through the cooperation of the American Institute for Secretaries,1 presents material hitherto not available to the teacher engaged in secretarial training. Because of the method of selection used for this study, the data concern only persons holding secretarial positions. Due to the rather loose use of the word "secretary," it is believed that former studies of secretarial duties and traits have included information relative to stenographers and office clerks as well as that pertaining to personal secretaries.

In the present study information concerning the distinctive duties and essential personal traits of private secretaries was secured

from 82 employers and 237 secretaries in 63 cities, representing 16 states.

The report on traits includes lists of personal traits in order according to the ranks assigned by secretaries and by employers. Unusual and thought-provoking answers to the inquiry are quoted verbatim. Seven tentative conclusions are reached, including suggestions for a follow-up study.

The differentiating duties of the personal secretary are likewise listed in rank order. Eight tentative conclusions are reached. The twenty-one major secretarial duties revealed by this study may well form a basis for setting up minimal requirements in the way of vocational training for any private secretarial position.

The chapter on educational background culminates with the conclusion that real secretarial training should be offered only on a post-high school basis. This means that private business schools should accept only high-school graduates for secretarial training and that junior colleges may offer this type of work successfully. The further conclusion is reached that secretarial training may be given successfully as a part of a collegiate program leading to an undergraduate degree. Doubt as to the possibility of giving full preparation for secretarial work in evening school classes is expressed.

Chapters on previous occupational experiences of secretaries and miscellaneous data are given.

While it is not intended that this monograph should be the final word on the duties and traits of the personal secretary, it represents a real contribution to the field of secre-

¹ American Institute for Secretaries, 27 Garrison Street, Boston, Massachusetts, is a non-profit educational corporation organized to be of service to prospective secretaries, personal secretaries already in service, employers of personal secretaries, and secretarial schools.

tarial training. As, in all probability, it is the only report presenting facts concerning a large group of persons who may truly be classified as personal secretaries, it should be used by every teacher engaged in secretarial training.

Good Advice To Girls

SHE STRIVES TO CONQUER, by Frances Maule, Literary Digest Books, Funk and Wagnalls Company, New York, N. Y., 1935, 298 pps.

Girls and teachers of girls are eager to know about personality qualifications for modern business positions. They realize that requirements in business are more exacting than ever before and that personality factors are often equally as important as technical training in office skills. They wish, too, to discuss some authoritative material on business etiquette. Hence, they will find "She Strives to Conquer" a fascinating and unusual book, full of practical suggestions drawn from personnel directors, employment managers, vocational counselors and business leaders.

The teacher of any vocational business course in which girls are enrolled will find this book of inestimable value as a basis for class discussions.

The book is divided into two parts. Part I treats of personality qualifications under such intriguing titles as: "What Business Manners Are—and Why," "It's Not Cricket," "Women Are So Personal," "Have You Got What It Takes?" "Winning Ways," "What Do They Mean—'Personality?'" "How Are Your Sound Effects?" "Are You Fit for Your Job," "Dressing the Part," "Things Your Best Friend Won't Tell You," "The Love Motif," and "Stepping Out." Part II is concerned with choosing and getting a job.

The value of stenographic training is emphasized. The statement is made that secretarial training opens more doors to girls than any other one business asset. Even during the worst of the business depression, the topnotch stenographers were never out of employment long or to any widespread extent.

Desirable personality traits are discussed—tact, poise, initiative, reliability, co-operativeness, and adaptability. The discussions are entertaining and practical. Voice, accent, and diction are treated in the chapter on "sound effects." The importance of physical fitness is emphasized in another chapter.

Finally, there is a classified list of books and magazine articles dealing with choosing and finding a job as well as with various types of service.

Girls in school and girls in business will enjoy reading this book which is filled with the kind of counsel and information a good personnel director would like to give any girl entering her firm's employ.

A Symposium

CHOOSING A CAREER, edited by George Bijur, (Introduction by A. Harry Moore, U. S. Senator from New Jersey.) Farrar and Rinehart, Inc., New York, New York, 1934, 273 pp.

Senator Moore counts good counsel equal to any six months of a college career. But no matter how practical knowledge is obtained, there are challenges to meet at every turn. There is work in finance, in taxation, in the administration of justice, in the suppression of crime, in the field of public health, public welfare and social service awaiting the youth of today.

The very title of this book is encouraging for it intimates that a career may be chosen. Whereas, a few years ago, young people were glad to take any job offered, today we have progressed far enough on the road to recovery that the young man or woman may choose the field where personal abilities may best be utilized.

This practical work contains thirty-one papers read at the first "Choosing-a-Career Conference for College Men and Women." Twenty-eight chapters, each written by an outstanding person in his field, cover various careers. The remaining papers are general in nature and include an appendix with practical suggestions from forty-nine executives on "How to Get a Job."

One of the principles of an efficiency sys-

tem introduced some years ago was that in starting any undertaking one should consult someone who had been successful in that type of work. This book follows that principle admirably. Here are just a few of the authors of the various chapters: advertising, Bruce Barton: beauty culture, Helena Rubinstein; entertainment, "Roxy;" finance, James P. Warburg; industrial relations, Frances Perkins.

The treatment given each career differs from that given every other one according to the individuality of the author. In general, the "inside story" of the field is told; together with the various types of service needed within the field, the financial rewards, the training required, and probable future opportunities.

There is perhaps no young person in this country who would be able to get personal advice on choosing a career from all of these leaders in the professions, in business, and in industry. Through this book, however, any young person may have the benefit of the advice of each of these outstanding persons.

A Job-Getting Campaign

How You Can Get a Job, by Glenn L. Gardiner, Harper and Brothers, New York and London, 1934, 188 pp.

The author of this book is well equipped to write from the practical point of view. He is an executive of the Forstmann Woolen Company, Vice-President of the American Management Association, and author of books on factory and office supervision.

The book on job getting was written for the use of the student seeking his first job, the skilled worker, the experienced executive in search of a new connection, the technician, and all persons with ability who are looking for work. The contention is made that a good man can get a job even at a time when there are more men than there are jobs.

A questionnaire originated by Dr. Donald A. Laird for the purpose of determining the kind of work at which a person is likely to achieve success is reproduced.

The entire book is written in question and

answer form. Even the chapter titles are in question form.

The advice given is all of the practical type. The book is full of common-sense suggestions to persons looking for employment.

An Occupational Panorama

CAREERS FOR WOMEN, NEW IDEAS, NEW METHODS, NEW OPPORTUNITIES—TO FIT A NEW WORLD, edited by Catherine Filene, Houghton Mifflin Company, Boston, Massachusetts, 1934, 620 pp., \$3.00.

This is a revised and enlarged edition of a book originally published in 1920. It is addressed primarily to college students or to those planning to enter college. The observation is made that although changing economic and social conditions affect occupational opportunities, the extensive list of occupations presented may point the way to the choice of a field of service, even though minor changes in training are necessary.

Twenty-four fields of work are covered, with one or more divisions under each field. For example, there are eighteen sub-heads under the field of "business." Of these, one — "retail store opportunities"—is further divided into eleven sections. Each paper is written by a specialist in the field under discussion.

Teaching the Skills

SKILL DEVELOPMENT, ITS PLACE IN A PROGRAM OF COMMERCIAL EDUCATION, Fourth Yearbook, The Commercial Education Association of New York City and Vicinity, New York, New York, 1934, 276 pp.

This yearbook, as its name implies, is devoted to skill development. After an introductory chapter on the psychology of skill, chapters are devoted to the teaching of skills in accounting, Gregg shorthand, Pitman shorthand, teacher training, economics, private schools, commercial art, advertising and salesmanship, and college business education. The papers are written by classroom teachers or by persons engaged in business.

SUPPLIES AND EQUIPMENT NEWS

Here and there among the supplies and equipment marts we find many new and useful things of interest to the commercial educator: a few are noted below

. ARCHIBALD ALAN BOWLE

32 Some of the features of the new Underwood Special Standard typewriter are:

A unique type of cylinder construction making for quiet operation; all noise from mechanical operation greatly reduced and softened; type impressions remarkably clearcut; manifolding and stencil cutting improved.

The machine has the Champion keyboard, an improved escapement, new style overhead bail, paper table centering scale, im-



proved lateral paper guide with position pointer, and non-glare crackle-finish front cover plate. Chromium plating is used in place of nickel and the sides of the machine are enclosed.

Every operating feature of the new machine is cushioned, which accounts for its quietness of operation, without sacrifice of efficiency.

33 "Office Appliance Exercises," by John T. A. Ely and A. C. Beaver, a book to familiarize the future office worker with types of office machines. It gives exercises and explanations of accounting or record-keeping machines, duplicating machines,

name- and data writing machines, miscellaneous labor-saving machines, and winds up with seven days' work in a business office. It's just off the press, and, at first glance, it looks good to me! Just the book that we have been looking for.

34 Special staples for the "plier" stapling machines have just been made by the Oakville Company and they are known as 3-S Kwik Wire Staples. They have a Crown, 7/16"; Leg, ½"; and the Diameter of the Wire, .025—if you want to be technical.

We find these new staples particularly useful.

35 I just came across some Oxford Filing Folders. The manufacturers have developed a new stunt, quite simple, but effective. They have rounded the corners of each folder. The stock I have is No. 152 1/5; 11 pts. thick.

The cellophane wrapped Index Cards of the Oxford Filing Supply Company are also worth mentioning. A "fresh" index card has a more superior writing surface than one that is dried out. Fresh cards do not slip on the platen, are not brittle or stiff, and they do not crack.

March, 1935

A. A. Bowle,

270 Madison Avenue, New York.

Please send me, without obligation, further information about the products circled below.

32 33 34 35

You should be wary about the thickness of index cards, too. Only the 8-point thickness is suitable for a 5 x 3 or 6 x 4 card. An 8 x 5 card should be 10-point thickness. A point, by the way, is 1/1000 of an inch.

Another Bentley Device

Examination papers, letters, invoices, and thin second sheets are, of course, often hurriedly gone over in the work of assortment or selection. To many of us, the usual finger cot is an aggravating thing to use for any length of time, and not altogether perfect.

As a substitute for this old method, take an old lead pencil, some three inches long, more or less. Cut the ends off squarely and force over each end a common soft rubber eraser tip. This little device is very handy and convenient for this purpose. The tips



Device by Frank W. Bentley, Jr., Missouri Valley, Iowa

cannot come in contact with anything and are always clean. You do not wrinkle the paper corners and there is plenty of friction, even with a very light pressure. Slightly moist or soiled fingers do not come in contact with the sheets under any pressure.

A practical method to keep correspondence and other matter clean and readable!

Bucknell Offers New Degree

DR. R. L. MATZ, director of the Department of Economics, Commerce and Finance of Bucknell University, Lewisburg, Pennsylvania, has been authorized to grant a Bachelor of Science degree in Commerce and Finance for secretarial studies.

Business Education Calendar

March

- 14-16 South Carolina State Teacher Association, Greenville.
- 15-16 Pennsylvania State Education Association, Southern District, Hersey.
 - 16 Arkansas Valley Commercial Teachers Association, Wichita.
 - 23 Indiana Commercial Teachers Conference, Muncie.
- 28-30 North Carolina State Education Association, Winston-Salem.
 - 29 Alabama Education Association, Birmingham.
- 29-30 Pennsylvania State Education Association, Northeastern District, Bloomsburg.

April

- 3-6 Pennsylvania State Education Association, Southeastern District, Philadelphia.
- 3-5 Inland Empire Education Association, Spokane, Washington.
- 4-6 National Association of Penmanship Teachers and Supervisors, New York.
- 5-6 Tri-State Commercial Education Association, Pittsburgh.
 - 6 Illinois Private Commercial Schools Association, Decatur.
- 10-13 Kentucky Education Association, Louisville.
- 11-13 Georgia Education Association, Macon.
- 12-13 University of Iowa Research Conference on Commercial Education, Iowa City.
 - 13 Connecticut Business Educators' Association, Stamford.
 - 13 Western New York Commercial Teachers Association, Snyder.
- 18-20 Tennessee State Teachers Association, Nashville.
- 18-20 Eastern Commercial Teachers Association, Philadelphia.
- 23-24 Ontario Educational Association, Toronto.
- 24-26 Mississippi Education Association, Jackson.
 - 26 Michigan Schoolmasters' Club, Ann Arbor.

A COURSE IN CONSUMER ECONOMICS

Students require a substantial groundwork in investments, in insurance, in purchasing of all sorts, says Mr. Price, who concludes his series of course outlines on these topics

RAY G. PRICE

Horace Mann School, Gary, Indiana

E continue herein our outline of Unit V, under the heading "Buying Services," and then consider information and protection for the consumer:

C. Credit and Installment Buying

- 1. Definition of Installment and Credit Buying a. Difference between buying on credit and buying on installment
- 2. When to Buy on Credit
- 3. When to Buy on Installment
- 4. Disadvantages to Consumer
 - a. Tendency to overbuy
 - b. Cost
- 5. Social and Economic Significance
 - a. To the individual
 - b. To the country as a whole
- 6. Installment Contracts
 - a. Instruments used
 - b. Legal rights of seller and buyer

References

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- ican Illusion," Today, Aug. 18, 1934.

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- litical and Social Science.
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OUTLINE OF UNIT VI

The problems of protection and of information for the consumer are among the most

important in consumer education. It is only through proper recognition of the consumer by business and by the Government that he will be able to buy wisely. This recognition must be in the form of truthful information regarding goods and services and the setting up by the Government of certain protective machinery for the benefit and protection of the consumer.

The consumer must not only rely on protection which may be offered by governmental agencies, but must be acquainted with the private organizations that will aid him in his search for a solution to his buying perplexities.

What can the consumer do for himself, and what can the Government and private agencies do in assisting him in the spending of his money in a more rational manner?

INFORMATION AND PROTECTION FOR THE C'DNSUMER

- A. Standardization of Consumers' Goods
 - 1. What Standards Are
 - 2. Why Standards Are Needed
 - 3. Goods to Be Standardized
 - 4. Method of Putting into Effect
 - a. Bureau of Standards
 - b. Consumers' Standards Board
 - (1) Methods of testing
 - (2) Type of information to consumer
 - 5. Advantages of Standards to Consumer
 - 6. Effect of Standards upon Style, Variety, Price, etc.
 - 7. The Pure Food and Drug Law
 - a. Weaknesses of present law
 - b. Need for new law
 - c. Examination of Tugwell bill and others

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Silk Goods."

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B. Protection for the Consumer

1. Federal Government

a. Department of Agriculture

- (1) Bureau of Home Economics
- (2) Food and Drug Administration
- b. Bureau of Standards
- c. Federal Trade Commission
- 2. State and Municipal Governments
- 3. Effectiveness of Government Protection
 - a. What might be done?
- 4. Private Organizations
 - a. Magazine institutes (1) Ladies' Home Journal
 - (2) Good Housekeeping
 - (3) Woman's Home Companion
 - (4) Popular Science
 - b. Consumers' Research
 - c. Consumers' Defender
 - d. American Medical Association
 - c. American Gas Association
 - f. Other organizations
 - g. Value of information from these organizations
 - (1) How dependable and reliable?
- 5. How to Test Materials
 - a. Simple household tests
 - (1) What can be tested in the home?
 - (2) Materials needed for tests of canned goods, fabrics, etc.

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Consumer," Annals of the American Academy of Political and Social Science, May, 1934.

Briggs, Lyman J.: "Services of the National Bureau of Standards to Consumers," Annals of the American Academy of Political and Social Science, May, 1934.

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C. Organization of Consumers

1. Types of Consumer Organizations

2. History of the Cooperative Movement

a. Advancement in other countries

b. Cooperatives in the United States

3. Prospects of Consumers' Cooperation

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and Social Science, May, 1934.

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N. E. A. Convention

The National Education Association will open its Denver convention with a vesper service on Sunday, June 30, and will close it with a general session on Thursday evening,

Representative assemblies and general sessions will be held in the mornings of the four convention days; departmental sessions and meetings of allied groups will be held in the afternoons; and general sessions are schedules for the evenings. Friday, July 5, will be devoted to sightseeing and outings arranged for by Denver and Colorado host groups.

Those who desire hotel accommodations should communicate with M. E. Rowley, Chairman, NEA Housing Committee, 429 Seventeenth Street, Denver, Colorado.

TESTS IN BUSINESS MATHEMATICS

R. ROBERT ROSENBERG, M.C.S., C.P.A.
 Dickinson High School,
 Jersey City, N. J.

THIS series of ten tests, which started in the September, 1934, issue, are not available separately in printed form, but they may be duplicated for classroom use by teachers who wish to use them.

The correct answer to each problem is included. In Section A of each test, the correct answer appears in parenthesis at the end of each problem. In Section B, the correct choice is indicated in italics. In Section C the answer appears in parenthesis at the end.

In scoring the true and false section of the

test, use the R-W formula; in the 25 questions, if 19 are answered correctly, 5 are answered incorrectly, and 1 is not answered, the score is 14 (19, right, minus 5, wrong).

In the multiple-choice section, one credit should be given to each correct answer.

The number of credits allowed each problem in Section C may be found by dividing the total number of credits allowed by the number of problems in the section (60 divided by 5 equals 12, number of credits allowed for each problem).

Business Mathematics Test No. 7

INTEREST AND BANK DISCOUNT

Section A

Time, 20 Minutes; 25 Credits

SOME of the following statements are true and some of them are false. On a separate sheet of paper, indicate those that you believe to be true by writing a T and those that you believe to be false by writing the correct answer. Number each of your answers to correspond with the numbers of the statements below.

- 1. The banker's interest on \$1,500 at 6% for one year is the same as the accurate interest. (True.)
- 2. Accurate interest is used by the United States Government. (True.)
- 3. The interest due on a note is computed by finding the compound time and by using the banker's interest method, unless otherwise indicated. (True.)
- 4. 360 days to the year is used as a basis in computing accurate interest. (False—365 days.)
- 5. The accurate interest on \$500 for 73 days at 6% is \$6. (True.)
- 6. The ordinary interest on \$500 for 60 days

- at 6% is 7¢ less than the accurate interest on \$500 for 60 days at 6%. (False—7 cents more.)
- 7. Interest paid on earned interest which has been added to the principal at definite intervals is called compound interest. (True.)
- 8. The interest on \$2,000 at 5% for two years, compounded annually is \$105. (False—\$205.)
- 9. The interest on \$100 at 4% for one year compounded annually is 4¢ less than if the interest was compounded semi-annually. (True.)
- 10. Compound time is found by subtracting the year, month, and day that the period begins from the year, month, and day that the period ends. (True.)
- 11. Each month is considered as having 30 days and each year, 360 days, in compound time. (True.)
- 12. The exact time from July 30 to Sept. 1 is 34 days. (False—33 days.)
- 13. A 3-month note is dated and discounted at the bank on July 20. The number of days for which discount is charged is 90 days. (False—92 days.)

- 14. The banker's interest on \$724 for 2½ years at 5% is \$90.50. (True.)
- 15. Four months from Feb. 28 is June 28. (True.)
- 16. The date of maturity of a 60-day note dated Jan. 12 is Mar. 11. (False—March 13.)
- 17. The term of discount is the number of days from the discount date to the date of maturity. (True.)
- 18. A draft dated Nov. 30 and accepted Dec. 15 is due 3 months after date. The date of maturity is Feb. 28. (True.)
- 19. If the draft in Number 18 above was due 3 months after sight, the date of maturity would be March 15. (True.)
- 20. The value at maturity of a 6%, 90 day note amounting to \$1,200 is \$18. (False —\$1,218.)
- 21. To find the proceeds of an interestbearing note, it is necessary to subtract the total charges from the value of the note at maturity. (True.)
- 22. The collection charge on an interestbearing note is based on the face value of the note. (False—Based on value of note at maturity.)
- 23. The proceeds of a \$2,500 note, discounted 72 days before maturity at 6% is \$35. (False—\$2,470.)
- 24. A \$320 note dated July 1 and due in 2 months, is discounted Aug. 2 at 6%. The bank charge is \$1.60. (True.)
- 25. In the case of an interest-bearing note, the bank discount is computed on the value of the note at maturity. (True.)

Section B

Time, 15 Minutes; 15 Credits

In each of the following statements, one number or group of numbers enclosed in the parenthesis will make the statement correct. On a separate sheet of paper, indicate that number or group of numbers. Number each of your answers to correspond with the numbers of the statements below.

1. The exact number of days from October 19 to August 8 is (289 days—290 days—292 days—293 days).

- 2. The compound time from October 19 to August 8 is (289 days—290 days—292 days—293 days).
- 3. There are (289 days—290 days—292 days—293 days) from October 19 to August 8, if the time is computed by the banker's time method.
- 4. The banker's interest on \$480 at 6% for 180 days is (\$4.80—\$9.60—\$14.40—\$19.20).
- 5. A 2-month 6% note dated Aug. 15 and amounting to \$3,200 was discounted one month later at 6%. The proceeds are (\$3,232—\$3,215.84—\$3,248.-16—\$3,216.16).
- 6. The accurate interest on \$750 at 6% for 146 days is (\$14.50—\$17.25—\$18—\$20).
- 7. The ordinary interest on \$680 at 6% from Nov. 3 to Jan. 3 is (\$7.20—\$3.40—\$6.40—\$6.80).
- 8. The interest at 5% on \$1,200 worth of United States Government bonds for 219 days is (\$18—\$24—\$36—\$48).
- 9. The accurate interest on \$1,460 at 4% from April 18 to June 7 is (\$6.50—\$8 —\$9.50—\$11).
- 10. \$600 is left on deposit in the savings bank for 2 years. If the interest is compounded annually at 4%, the amount to the credit of the depositor at the end of the 2 year period is (\$648—\$48—\$648.96—\$48.96).
- 11. A draft dated July 18 and due three months after date is accepted August 1. The date of maturity is (October 14—October 16—October 18—November 1).
- 12. A 90-day, 6% interest-bearing note amounting to \$154 is worth (\$1.54—\$156.31—\$2.31—\$23.10) at maturity.
- 13. A draft dated May 15 and due 60 days after sight, is accepted July 31. The due date is July 14—July 15—September 30—September 29).
- 14. A \$1,431 draft is discounted three months before maturity at 6%. If the collection charge is 1/10%, the proceeds are (\$1,374.50—\$1,453.90—\$1,408.10—\$1,399.84).
- 15. The proceeds of a 3-month note amounting to \$168 dated July 18 and discounted September 3 at 6% is (\$158.66—\$166.74—\$149.38—\$152.64).

Section C

Time, 25 Minutes; 60 Credits

On a separate sheet of paper, solve the following problems, showing all work necessary to arrive at the solution. Label each result by writing the word "answer" after it.

- 1. Find the banker's interest on \$845.60 at 7% from May 27 to December 12. (Answer—\$32.06.)
- 2. Fifteen, \$100—United States Government bonds are purchased July 16. Find the cost, including accrued interest, if the

- interest dates are June 1 and December 1, and the rate of interest is 3%. (Answer —\$1,505.55.)
- 3. Find the amount of interest received on \$2,500, if left on deposit in the savings bank for 3 years. Interest is compounded annually at 4%. (Answer—\$312.16.)
- 4. A \$780 note dated May 23 and due in 60 days is discounted June 26 at 6%. Find the proceeds. (Answer—\$776.62.)
- 5. How much is received from a bank for a \$400 draft dated October 3 and due 3 months after date, if discounted December 2 at 6%? (Answer—\$397.87.)

ORDER OF GREGG ARTISTS NOTE-PADS

We now have available note-pads containing 50 sheets of good quality paper ruled especially for O. G. A. test practice. These pads sell for 10¢ each or \$1.00 the dozen. Remittances must accompany orders, and should be addressed to The Gregg Writer, 270 Madison Avenue, New York, N. Y.

Gold Emblem O. G. A. Piu	BEAUTIFUL EMBLEMS	Transcription Test Pin
	THE pins shown here are the emblems testifying to unusual skill in shorthand and typewriting. When your students have passed the O. G. A., O. A. T., and Competent Typist Tests at 50 or more words a minute they are entitled to wear these marks of merits, and may well be proud to do so. Each pin shown here may be purchased for 50c by those holding the proper certificate. The Gregg pin shown in the lower left-hand corner may be worn by any writer or student of Gregg Shorthand. The Transcription Test pin may be had also with the numbers 60 or 80, according to the certificate won. The price is the same.	
GREGO Blue and White Enamel	Gold C. T. Pin for 50 words	Gold Emblem

KEY TO THE SHORTHAND PLATES

in the March issue of the Gregg Writer

The Dog with Mistaken Ideas A Failure Story to Buck on Grandeur

From "Basic Fables," issued by Hollingsworth & Whitney Company, manufacturers of Basic Bond

In Aesop's day lived a Dog who thought it extremely diverting to bark and growl at people. Occasionally 20 he would bite friends of his master without provocation, and, as time went on, his mischievousness got to be rather 40 a nuisance to all concerned.

So one day his master fastened a bell to the Dog's neck to warn people of his 60 coming. The Dog was quite proud of his new possession and strutted about before his cronies, tinkling it with great 80 satisfaction.

But instead of being awed by his importance, the other dogs laughed at him. And one of them said:100 "You make a mistake in putting on airs, my friend. Your bell is not a mark of distinction, but instead is a badge¹²⁰ of disgrace.

"Notoriety is often mistaken for fame." (131)

Wise Words

The man who does not work for the love of work but only for money is not likely to make money nor to find20 much fun in life.—Charles M. Schwab (27)

No quarrel ought ever to be converted into a policy.-Lloyd George (14)

If you can make a man laugh, you can make him think-make him like and believe in you.-Alfred E. Smith (17)

Today it is not only the writers who write-everybody writes,-Alan Devoe (16)

The wise man is he who knows the relative value of things.—Dean Inge (12)

The secret of success in life for a man is to be ready when the opportunity comes.—Benjamin Franklin (20)

The ablest men in all walks of modern life are men of faith.—Bruce Barton (13)

Going to law is losing a cow for the sake of a cat.-Chinese Proverb (14)

You Up

By Don Herold

Reprinted by special permission of the author

(i introduce a "failure" story as antidote to the thousands of success stories which have spurred our citizens to a lot of false exertion—d.h.)

Years ago, Simeon Simon baked such inedible pies in his little bake shop in Hollywood that people 20 came for miles around NOT to buy them. They came to scoff, but not to shop.

Simeon had not wanted to be a baker 40 in the first place. But Simeon's parents had been pioneers in that silly movement which swept America60 several years ago, of having children examined by experts to ascertain their vocational tendencies.80 And the expert told Simeon's parents that Simeon would be miserable at anything else except¹⁰⁰ the baking business. So they made a baker of Simeon, and he was utterly miserable at it.120

Simeon could not put EVEN HALF HIS HEART into his piemaking. To make a good story of it, I should relate140 that the psychologist ate some of Simeon's pies and died of indigestion, but I would have to check up on 160 that and I am too busy today, what with a facial and a hair wash and a lot of downtown shopping ahead 180 of me.

Simeon neglected his pies assiduously, and his pies grew worse and worse. HORATIO ALGER²⁰⁰ IS TURNING OVER IN HIS GRAVE AS I WRITE THIS. Simeon rather specialized in pies because he found he could 230 make them worse than anything else, and the sooner he went into bankruptcy, the better it would suit him. His pies²⁴⁰ really were terrible. I wish I had one of them here so that I could give you a bite and let you see for yourself260 how horrible they were. But, the pies of which I now speak were baked fifteen or twenty years ago and there aren't 280 any in existence today except two in the Huntington Library at Pasadena, and these are are held at a fabulous figure.

Simeon's bad reputation spread all over Southern California, and people⁸²⁰ came from as far east as Seattle and from as far South as Vancouver to spurn Simeon's pies at his little shop in Hollywood, growing littler every day.

Though Simeon had started in a two-story building 800 which covered half a block, his business had now dwindled so rapidly, thanks to Simeon's inertia, that it now soo occupied a space only slightly smaller than a piano box.

Simeon grew happier every day, 400 for he now saw the sure demise of his business ahead of him. Then he could go into the hardware business as 420 he had desired, for Simeon was an artist at heart.

But first he had to demonstrate to his parents and to⁴⁴⁰ that old occupational specialist that they had been all soaking wet in advising him to take up baking.⁴⁸⁰

Then things turned suddenly for Simeon.

It happened that one of *Hollywood's* greatest moving picture comedians⁴⁸⁰ moved into the *vicinity* of Simeon's shop. Strangely, he had not heard of the *inferiority*⁵⁰⁰ of Simeon's pies, so he, by pure *accident*, stopped in at the Simon Pie Shoppe and bought two lemon meringue pies⁵²⁰ on his way home one evening, for eating purposes.

The minute the comedian took those two pies into⁸⁴⁰ his hand, Simeon Simon's career took its sharp veer. Instantly the great comedian sensed that these were pies THAT⁸⁴⁰ WERE DIFFERENT. Instantly he liked their balance, their hang, their heft. He went down the street swinging them as a boy swings⁶⁴⁰ a new ball bat, or a golf fan swishes a new golf club. He could hardly resist letting one of them fly at the⁶⁴⁰ fat cop on the corner, but he did not feel that he knew him well enough as yet for that.

As he entered the front⁶²⁰ gate of his little two hundred and thirty thousand dollar home, he unwrapped the pies, and as he opened the front⁶⁴⁰ door he shouted gleefully to his wife across the living room, "Dear, I want you to feel this pie!"—and let her have⁶⁶⁰ it square in the face.

"Marvelous" she shouted. "It's simply marvelous, darling! Where did you get it?" For she, too, was an artist and frequently worked with her husband in his comedies, and had had more pies in her face, perhaps, than any other living woman in Hollywood. Immediately she recognized Simeon Simon's pie as as the finest throwing pie that had ever crashed into her visage. There was something substantial and satisfying in the impact, something comfortable in the manner in which this pie moulded itself into her features and the rebounded, as well as running beautifully down the front of her gown.

"I hit you as easily as if⁷⁸⁰ you had been the side of a barn," exclaimed the great comedian. "Now you try this other one on me. I want to⁸⁰⁰ test it as the consignee." His wife caught him beautifully across the eyes with the other pie, and his joy was⁸²⁰ unlimited. "I never felt a better pie!" he cried.

Result, he ordered 100 of Simeon's pies sent⁸⁴⁰ to his studio the next day for his new comedy, HIS MOTHER'S SWEETIE, a comedy adaptation of ⁸⁶⁰ Hamlet.

Simeon Simon's pie factory soon covered a city block in *Hollywood*, and *he became* known as⁸⁸⁰ the pie-baker to the moving picture industry. At least 95% of the pies you see cast in motion⁹⁰⁰ pictures today are baked by Simeon Simon. His pies are the choice of all the great casting directors. (919)

(All but the italicized words are within the vocabulary of the first eight chapters of the Manual.)

The Red Roses of Tonia

From Waifs and Strays

By O. HENRY

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A trestle burned down on the International Railroad. The south-bound from San Antonio was cut off for the 20 next forty-eight hours. On that train was Tonia Weaver's Easter hat.

The Mexican who had been sent forty miles in ⁴⁰ a buckboard from the Espinosa Ranch to fetch it, returned with a shrugging shoulder and hands empty except for ⁶⁰ a cigarette. At the small station, Nopal, he had learned of the delayed train and, having no commands to wait, turned ⁸⁰ his ponies toward the ranch again.

Now, if one supposes that Easter, the Goddess of Spring, cares any more for the 100 after-church parade on Fifth Avenue than she does for her loyal outfit of subjects that assemble at the 120 meeting-house at Cactus, Texas, a mistake has been made. The wives and daughters of the ranchmen of the Frio country140 put forth Easter blossoms of new hats and gowns as faithfully as is done anywhere, and the Southwest is, for 160 one day, a mingling of prickly pear, Paris, and paradise. And now it was Good Friday, and Tonia Weaver's Easter 180 hat blushed unseen in the desert air of an impotent express car, beyond the burned trestle. On Saturday²⁰⁰ noon the Rogers girls, from the Shoestring Ranch, and Ella Reeves, from the Anchor-O, and Mrs. Bennett and Ida, from220 Green Valley, would convene at the Espinosa and pick up Tonia. With their Easter hats and frocks carefully wrapped240 and bundled against the dust, the fair aggregation would then merrily jog the ten miles to Cactus, where on the 260 morrow they would array themselves, subjugate man, do homage to Easter, and cause jealous agitation among²⁸⁰ the lilies of the field.

Tonia sat on the steps of the Espinosa Ranch house flicking gloomily with a quirt³⁰⁰ at a tuft of curly mesquite. She displayed a frown and a contumelious lip, and endeavored to radiate³²⁰ an aura of disagreeableness and tragedy.

"I hate railroads," she announced positively. "And men. "And Men pretend to run them. Can you give any excuse why a trestle should burn? Ida Bennett's hat is to be trimmed "600" with violets. I shall not go one step toward Cactus without a new hat. If I were a man I would get one."

Two 380 men listened uneasily to this disparagement of their kind. One was Wells Pearson, foreman of the Mucho Calor 400 cattle ranch. The other was Thompson Burrows, the prosperous sheepman from the Quintana Valley. Both thought Tonia 420 Weaver adorable, especially when she railed at railroads and men.

Either would have given up his⁴⁴⁰ epidermis to make for her an Easter hat more cheerfully than the

ostrich gives up his tip or the aigrette lays⁴⁶⁰ down its life. Neither possessed the ingenuity to conceive a means of supplying the sad deficiency⁴⁸⁰ against the coming Sabbath. Pearson's deep brown face and sunburned light hair gave him the appearance of a schoolboy seized⁵⁰⁰ by one of youth's profound and insolvable melancholies. Tonia's plight grieved him through and through. Thompson Burrows was⁵²⁰ the more skilled and pliable. He hailed from somewhere in the East originally; and he wore neckties and shoes, and was⁶⁴⁰ not made dumb by woman's presence.

"The big water-hole on Sandy Creek," said Pear-son, scarcely hoping to make a hit, 500 was filled up by that last rain."

"Oh! Was it?" said Tonia sharply. "Thank you for the information. I suppose a new 580 hat is nothing to you, Mr. Pearson. I suppose you think a woman ought to 600 wear an old Stetson five years without a change, as you do. If your old water-hole could have put out the fire on that 620 trestle you might have some reason to talk about it."

"I am deeply sorry," said Burrows, warned by Pearson's fate, "that⁶⁴⁰ you failed to receive your hat, Miss Weaver—deeply sorry, indeed. If there was anything I could do—"

"Don't bother," also interrupted Tonia, with sweet sarcasm. "If there was anything you could do, you'd be doing it, of course. There isn't."

Tonia paused. A sudden sparkle of hope had come into her eye. Her frown smoothed away. She had an inspiration.⁷⁰⁰

"There's a store over at Lone Elm Crossing on the Nueces," she said, "that keeps hats. Eva Rogers got hers⁷²⁰ there. She said it was the latest style. They might have some left. But it's twenty-eight miles to Lone Elm."

The spurs of two men⁷⁴⁰ who hastily rose jingled; and Tonia almost smiled. The knights, then, were not all turned to dust; nor were their rowels⁷⁶⁰ rust.

"Of course," said Tonia, looking thoughtfully at a white gulf cloud sailing across the cerulean dome, "nobody⁷⁸⁰ could ride to Lone Elm and back by the time the girls call for me tomorrow. So, I reckon I'll have to stay at⁸⁰⁰ home this Easter Sunday."

And then she smiled.

"Well, Miss Tonia," said Pearson, reaching for his hat, as guileful as a sleeping⁸²⁰ babe, "I reckon I'll be trotting along back to Mucho Calor. There's some cutting out to be done on Dry Branch⁸⁴⁰ first thing in the morning; and me and Road Runner has got to be on hand. It's too bad your hat got sidetracked. Maybe⁸⁶⁰ they'll get that trestle mended yet in time for Easter."

"I'm riding, too, Miss Tonia," announced Burrows, looking at his⁸⁵⁰ watch. "I declare, it's nearly five o'clock I must be out at my lambing camp in time to help pen those crazy ewes."⁹⁰⁰

Tonia's suitors seemed to have been smitten with a need for haste. They bade her a ceremonious farewell, and then⁰⁸⁰ they shook each other's hands with the elaborate and solemn courtesy of the Southwesterner.

"Hope I'll see you 940 again soon, Mr. Pearson," said Burrows.

"Same here," said the cowman, with the serious face of one whose friend goes upon⁹⁸⁰ a whaling voyage. "Be gratified to see you ride over to Mucho Calor any time you strike that section⁹⁸⁰ of the range."

Pearson mounted Road Runner, the soundest cowpony on the Frio, and let him pitch for a minute, 1000 as he always did on being mounted, even at the end of a hard day's travel.

"What kind of a hat was 1020 that, Miss Tonia," he called, "that you ordered from San Antone? I can't help but be sorry about that hat."

"A straw," said¹⁰⁴⁰ Tonia; "the latest shape, of course; trimmed with red roses. That's what I like—red roses."

"There's no color more becoming 1040 to your complexion and hair," said Burrows admiringly.

"It's what I like," said Tonia. "And of all the flowers, 1080 give me red roses. Keep the pinks and blues for yourself. But what's the use, when trestles burn and leave you without 1100 anything? It'll be a dry old Easter for me!"

Pearson took off his hat and drove Road Runner at a gallop¹¹²⁰ into the chaparral east of the Espinosa Ranch house.

As his stirrups rattled against the brush Burrows's long-¹¹⁴⁰legged sorrel struck out down the narrow stretch of open prairie to the southwest.

Tonia hung up her quirt and went 1160 into the sitting-room.

"I'm mighty sorry, daughter, that you didn't get your hat," said her mother.

"Oh, don't worry, 1180 mother," said Tonia coolly, "I'll have a new hat, all right, in time tomorrow."

When Burrows reached the end of the strip¹²⁰⁰ of prairie he pulled his sorrel to the right and let him pick his way daintily across a sacuista flat through¹²³⁰ which ran the ragged, dry bed of an arroyo. Then up a gravelly hill, matted with brush, the horse scrambled, and ¹²⁴⁰ at length emerged, with a snort of satisfaction, into a stretch of high, level prairie, grassy and dotted with¹²⁶⁰ the lighter green of mesquites in their fresh spring foliage. Always to the right Burrows bore, until in a little¹²⁸⁰ while he struck the old Indian trail that followed the Nueces southward, and that passed, twenty-eight miles to the southeast, ¹²⁰⁰ through Lone Elm.

Here Burrows urged the sorrel into a steady lope. As he settled himself in the saddle for a long ride he heard the drumming of hoofs, the hollow thwack" of chaparral against wooden stirrups, the whoop of a Comanche; and Wells Pearson burst out of the brush at the right of the trail like a precocious yellow chick from a green Easter

egg.

Except in the presence of awing femininity melancholy found no place in Pearson's bosom. In Tonia's presence his voice was as soft as a summer bullfrog's in his reedy nest. Now, at his gleesome 1400 yelp, rabbits, a mile away, ducked their ears, and sensitive planth closed their fearful fronds.

"Moved your lambing camp pretty1420 far from the ranch, haven't you, neighbor?" asked Pearson, as Road Runner fell in at the sorrel's side.

"Twenty-eight miles," said1440 Burrows, looking a little grim. Pearson's laugh woke an owl an hour too early in his water-elm on the river 1460 bank, half a mile away.

"All right for you, sheepman. I like an open game, myself. We're two locoed he-milliners 1480 hat-hunting in the wilderness. I notify you, Burr, to mind your corrals. We've got an even start; and the one 1500 that gets the headgear will stand some higher at the Espinosa."

'You've got a good pony," said Burrows, eyeing Road¹⁸²⁰ Runner's barrel-like body and tapering legs that moved as regularly as the piston rod of an engine 1540 "It's a race, of course; but you're too much of a horseman to whoop it up this soon. Say we travel together till we¹⁵⁶⁰ get to the home stretch."

"I'm your company," agreed Pearson, "and I admire your sense. If there's hats at Lone Elm, one 1580 of 'em shall set on Miss Tonia's brow tomorrow, and you won't be at the crowning. I ain't bragging, Burr, but that sorrel1600 of yours is weak in the forelegs."

"My horse against yours," offered Burrows, "that Miss Tonia wears the hat I take her1680 to Cactus tomorrow."

"I'll take you up," shouted Pearson. "But oh, it's just like horse-stealing for me! I can use that 1840 sorrel for a lady's animal when-when somebody comes over to Mucho Calor, and-"

Burrows's dark face glowered 1660 so suddenly that the cowman broke off his sentence. But Pearson could never feel any pressure for long.

"What's 1880 all this Easter business about, Burr?" he asked, cheerfully. "Why do women have to have new hats by the almanac1700 or bust all cinches trying to get 'em?"

"It's a seasonable statute," explained Burrows. "Something to do with the 2720 zodiac. I don't know exactly, but I think it was invented by the Egyptians."

"It's an all-right jubilee1740 if the heathens did

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put their brand on it," said Pearson; "or else Tonia wouldn't have anything to do with it. 1760 Suppose there ain't but one hat in the Lone Elm store, Burr?"

"Then," said Burrows, darkly, "the best man of us will take it to 1780 the Espinosa." (1784)

(To be concluded next month)

Practice Drills on the Brief Forms—Chapters IV-VI

Letter Based on Unit 10

Dear Sir: I shall expect you to remember enough about the government order to be able to tell the20 school about it. Take especial care in looking at the position of each machine as they may ask you a number40 of questions about them.

I wish you would purchase a full group of clearcut plans telling about the usual60 work of these machines which you can carry back with you. You can usually charge such bills, but they may force you to80 pay cash this time. The rate you must pay will have to govern the number you purchase. Use skill in picking plans so that100 you get only those that are good and like the ones you bought before, Yours very truly, (115)

Letter Based on Unit 11

Dear Sir: I suppose the house will want further details as to the reply I shall bring on the report from the Nature 20 Study Committee. It is the duty of this body to follow a particular plan of study. In40 my remarks I shall explain the plan they have for acceptance of reports each fall from members from all parts of the o world.

I shall say a word or two about whose business it is to accept each report and to see whether each member 80 has gone about his work as he should. I shall present this plan in the main council room on the first floor of the 100 City Hall. The committee will be glad to have you present. Very truly yours, (114)

Letter Based on Unit 12

Dear Uncle Frank: I heard recently that the bank is going to give a banquet this spring in honor of the youth 20 who exhibits the most skill at engineer-

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ing feats. There will be several meetings but it will be unnecessary⁴⁰ for you to go to all of them. Upon your return from your present trip you should get a blank at the savings⁶⁰ bank if you are to be among those present on the long list.

You must give a correct answer to each question⁸⁰ about such things as experience and character in order to get the sanction of the committee. Make a¹⁰⁰ strong effort to get a friendly communication to each member of the committee placing emphasis upon¹²⁰ your experience as a song leader at Yale. Yours truly, (131)

Letter Based on Unit 13

My dear Sir: We wish to find a use for thousands of light wire baskets. I shall be glad if you will inquire what kind²⁰ of basket the power company plans to put behind their files. While they may require a better basket than the⁴⁰ one we have, this one is a very good type. We wish to point out why we know our basket will fit their needs for use⁶⁰ on either the right side or the left side of each file.

If they will appoint a time some night soon we shall gladly show⁸⁰ them how they can use this basket to fit their every need. If they ask about it we shall show them the kind of¹⁰⁰ wire used in making it. Anything you say in our favor when you write to them will help us. Yours truly, (119)

Letter Based on Unit 14

Dear Sir: Please arrange to send us the mailing addresses of some of your friends who would like to take advantage of a various opportunities for winning prizes. We trust you will not object to giving this matter your consideration as we will pay you \$1.00 for each group of fifty names you enclose with your letters. Respectfully, (61)

Letter Based on Unit 15

Dear Sir: Several people are carrying on regular personal correspondence in an effort to perfect⁸⁰ an organization for direct work among the lower classes. We regret to say that the problem is⁶⁰ not yet solved. We are confident of success if we do not stop corresponding with each person who is in accord⁶⁰ with our ideas.

It is probable, though, that it will take a long time to work out a satisfactory plan⁸⁰ that will cover all details, both good and bad. Judge Brown has confidence that the problem is not so serious as¹⁰⁰ you say. He says he has proof that the excellence of his plan will satisfy many. All except you were present¹⁸⁰ the day he began organizing. Do you think it would be well to have him tell in which way his plan excels the¹⁴⁰ other ones we are considering? Yours very truly, (150)

Letter Based on Unit 16

Dear Madam: Please send us a copy of the letter in which your draft was sent as a remittance in payment of²⁰ our invoice of March 16. We shall be unable to acknowledge the receipt of the draft or to fill your other⁴⁰ order until this receives your individual attention.

We can allow you only until Saturday, ⁶⁰ June 1, to remit for the entire sum now due us. We suggest that you do not wait for us to refer⁸⁰ to the matter again. Your immediate payment will enable us to keep you in good standing in the¹⁰⁰ industry. Yours truly, (104)

Letter Based on Unit 17

Gentlemen: You should ask your agent to give the approximate date he expects to deliver our goods to the approximate date he expects to deliver our goods to the railway agent. If we are not mistaken he gave his definite promise that these goods would be moved before tomorrow noon. In this instance we feel that you should use your influence to see that he follows the spirit of your rule in regard to prompt delivery on every order. Yours truly, (74)

Letter Based on Unit 18

Dear Mr. Inspector: Will you send us some letters telling of the difficulty we experience in getting⁸⁰ a sufficient quantity of data about improved merchandise. We desire to publish a catalog⁴⁰ soon showing a few of the improvements made over previous years in the handling of our goods. It is also⁶⁰ our plan to educate the public by means of newspaper advertising.

We also take this occasion to so ask you to tell what changes should be made in our old catalog which will insure an improvement over recent issues. Cordially yours, (104)

High-Frequency Letters on Chapter VI

Dear Sir: We are glad to have your letter of yesterday in which you apply for a job with our company.

We⁸⁰ ask that you comply with our usual plan, and we are sending you a blank card. If you will fill this out in ink⁴⁰ and mail it to us we shall file it for future use. Very truly yours, (53)

Dear Sir: Our new houses on South William Street are going on sale tomorrow. They are complete in every detail,³⁰ and will be sold at reasonably low prices. All improvements and modern conveniences have been installed⁴⁰ in these houses. Do not miss this remarkable occasion. Yours truly, (53)

This material was prepared by Earl Clevenger, Head, Commercial Department, Lawton High School. Lawton, Oklahoma.

Polonius: What do you read, my Lord?

Hamlet: Words, Words, Words.

And why not! Without words we are wordless.

But, where to read?

The dictionary?

Mark Twain said the dictionary was interesting reading but it changed the subject so often.

We have a much better suggestion: The business student should read

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Actual Business Letters

From the winning sets submitted in the last Gregg News Letter Contest by Lorraine F. Dahis, Glenolden, Pennsylvania; Cora Jean Howard, Spokane, Washington, and Edith Humphrey, Bristow, Oklahoma

Mr. Charles E. Linn Finance Trust Building Philadelphia, Pennsylvania

Dear Mr. Linn:

It has come to²⁰ our notice that Policy No. B5H 153957⁴⁰ covering 1933 Packard Roadster of Mrs. Florence B. White, placed by you through this office⁶⁰ last year, expired on March 2, 1934, and was not renewed.

It is the intent of this letter ⁹⁰ to inquire if our failure to secure this renewal is due to any dissatisfaction with ¹⁰⁰ us or with our organization.

We welcome constructive criticism and would, accordingly, be pleased to hear from you. 120

Sincerely yours, (123)

Mr. F. R. Broadbelt 1123 South Walnut Street Philadelphia, Pennsylvania²⁰

Dear Mr. Broadbelt:

Confirming our telephone conversation of today, we are pleased to quote below figures⁴⁰ for insuring a 1930 Essex Coach in Philadelphia Suburban Territory.⁶⁰

Fire and Theft	\$ 5.00
\$5/10* Public Liability	29.00
\$5000** Property Damage	10.00
Total	\$44.00

We trust that these rates will prove sufficiently 100 attractive to decide you to favor us with a policy covering this automobile.

Yours truly, (119)

Mr. Frank Howard Pasco, Washington

Dear Mr. Howard:

I am enclosing Firemen's Fund Insurance²⁰ Company Policy No. N-422261, which covers \$300⁴⁰ against fire and theft on your car, effective March 11, written for one year, premium \$5.00⁶⁰

Thanking you for this continuation, I am
Very truly yours, (72)

Mr. James Carter Bristow, Oklahoma

Re: Home Policy No. 194520

Dear Mr. Carter:

We are enclosing the above policy renewing the fire, theft, and tornado insurance⁴⁰ on your 1928 Pontiac Coupe for a term of one year from June 8.

*Five and ten thousand dollars.

If there are any 60 changes you wish made in this policy, let us know and we will gladly make them for you; or, if for any reason 80 renewal is not wanted, please return the policy to us for cancellation.

With kindest regards, and 100 trusting you will call upon us if we can be of service to you in any way in the future, we are,

Yours¹²⁰ very truly, (123)

February "Talent Teaser"

ANTS OUTDO MAN

With well-trained soldiers, skillful builders, successful farmers, and able rulers many of the ant nations challenge²⁰ some of man's most outstanding accomplishments. These wonderfully organized tribes perform wonders which are hard to⁴⁰ understand. They pursue methods remarkably similar to those of man. Their formations in war show a⁶⁰ perfection which is not only similar to but rivals that of the world's best armies. Working tirelessly some⁸⁰ of them, instead of hunting all of their food, actually produce part of it themselves. Certain varieties¹⁰⁰ of mushrooms have been domesticated by them and are grown in underground beds receiving careful cultivation¹²⁰ and watering.

Most striking of all is their building. Some of the tower-like structures ants erect would far outstrip¹⁴⁰ those of man if they were considered in view of the comparative sizes of the builders. Some of the buildings¹⁴⁰ reach a height of 20 feet and withstand severe storms remarkably well. Workers in the tribes are aided by¹⁸⁰ slaves captured in wars. (184)

High Speed Ticker Feels Pulse of Business

From Western Union's "Dots and Dashes"

Day in and day out, winter and summer, prosperity or depression, prices up or down, many million-share²⁰ markets or one—no matter what each new day may bring forth, ticker systems are busy providing the backbone of⁴⁰ the nation's financial information system, each minute telling persons in every part of the country⁴⁰ what sales and prices were made during the last sixty seconds.

How the numerous ticker systems from various⁸⁰ important stock and commodity exchanges get the quotations immediately to all subscribers is¹⁰⁰ illustrated by describing the largest of these systems—that carrying quotations of sales on the New York¹²⁰ Stock Exchange. The others operate in very much the same way, but on a smaller scale.

First, visualize the 140 nervous system of the human body, going out from a central point and with many lines and many branches, 160 in all directions. That is the sort of wire system maintained to distribute quotations of the New York Stock 180 Exchange to all parts of the United States. At the end

of each nerve, in some city or town, is the office of 200 some broker, or some commercial organization where the management provides quotations for its patrons.

Back²²⁰ at the Exchange in New York, the quotations are being sent over this system with the speed of light, at such a²⁴⁰ terrific rate that the ticker in San Francisco prints an "a" or "2" or "3" simultaneously with a²⁶⁰ ticker in New York City.

Let us go to the New York Stock Exchange, and see what happens there. On the floor of the 280 Exchange various stocks are dealt in at different trading posts; a number are listed at each post. When a deal 800 is made between two of the members at one of these posts, one of the "reporters" stationed at the post is charged with \$20 the duty of recording the sale. The "reporter" writes the symbol for the stock, the number of shares sold and the sto price on a slip of paper, encloses it in a small container and shoots it through a pneumatic tube to the 360 ticker station in the Exchange's telegraph gallery. There the slip of paper is taken from the container 880 by an attendant who places it on a moving belt passing in front of one of four ticker operators. 400 Each operator is copying rapidly on a machine the quotations on the slips passing before 420 him, and each of the four machines is making combinations of perforations in a tape which correspond to 440 the letters and numbers of the keys depressed. The four perforated tapes then run into a master transmitter460 which automatically combines the four streams of quotations into one, and flashes them out over the ticker 480 networks. (482)

(The correct word from each pair of words in type in the shorthand plates appears here in italics. All other words can be read by any student who has completed the first eight chapters of the Manual.)

March O. G. A. Test

The shapes and colors of the day were now all blurred; every tree and stone entangled in the dusk. How different the world seemed from that in which I had first sat down, with the swallows flirting past. And my mood was different; for each to those worlds had brought to my heart its proper celing—painted on my eyes the just picture. And Night, that was coming, would bring me yet another mood that would frame my thoughts in its own fair way, and hang before me. A quiet owl stole by in the field below, and vanished into the heart of a tree. And suddenly above the moor-line I saw the olarge moon rising. (103)—From "Candelabra," by John Galsworthy.

Advice to Young Men

The way for a young man to rise is to improve himself every way he can, never suspecting that anybody²⁰ wishes to hinder him. Allow me to assure you that suspicion and jealousy never did help any⁴⁰ man in any situation. There may sometimes be in-

genious attempts to keep a young man down; and they ⁶⁰ will succeed, too, if he allows his mind to be diverted from the true channel to brood over the attempted ⁸⁰ injury. Cast about and see if this feeling has not injured every person you have known to fall into it. (100)—Abraham Lincoln, in a letter written in 1848.

Funny Stories

Stars of the First Magnitude

"Now, boys," said the teacher, "tell me the signs of the zodiac. You first, Thomas,"

"Taurus, the Bull."

"Right. Now, you, Albert,20 another one."

"Cancer, the Crab."

"Right again! And now it's your turn, James."

The boy looked puzzled, hesitated a moment, 40 and blurted out, "Mickey, the Mouse." (46)

What Good's His Money?

Cashier (at bank): You'll have to bring some one here to identify you before we can cash this check. Got any friends²⁰ in town?

Stranger: No. I'm tax collector. (27)

Discounting Her Statement

Her Father: You are going to marry that insignificant little fellow, Percy! Why, you used to say you would never marry a man less than six feet high.

Daughter: Oh, I know, Dad. But I decided to take off 20⁴⁰ per cent for cash. (43)

Why Kick, Then?

Kelly and Cohen were having dinner together. Cohen helped himself to the larger fish and Kelly said:

"Fine manners²⁰ you have, Cohen. If I had reached out first I would have taken the smaller fish."

Cohen: You got it, didn't you? (38)

An Ingenuous Touch

"Lady, could you give me a quarter to get where my family is?"

"Sure, young man, but where is your family?"
"In²⁰ the movies," was the prompt reply. (26)

Dangerous Tricks

"Why do you call him the magician-autoist?"

"Because he is always turning his car into a telegraph pole⁸⁰ or a fire plug or something of that kind." (27)

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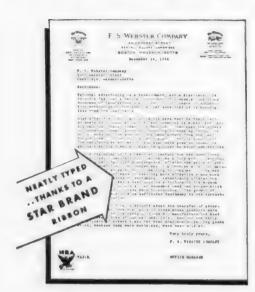
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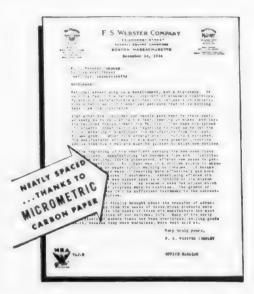
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